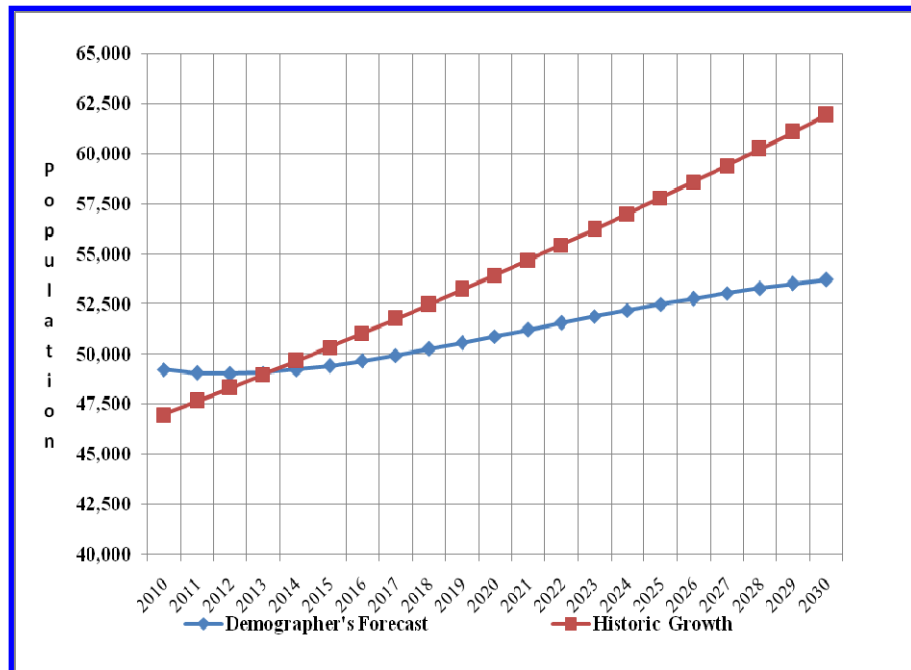


2011 MASTER PLAN

POPULATION AND HOUSING TECHNICAL REPORT FOR DOUGLAS COUNTY, NEVADA

March 2012



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Executive Summary

The Population and Housing Technical Report of the Douglas County Master Plan provides an in-depth analysis of current population and housing data and includes projections based on historical growth rates and build-out scenarios.

In addition to population and socio-economic data, the Report surveys existing housing needs in Douglas County. The housing analysis is largely based on demographic and housing data from several tabulations of the 2010 Census data, including the general population and housing tabulations and more specialized tabulations that focus on housing problems and regional employment/commuting patterns. Housing data was also obtained from the Douglas County Assessor, other local and State of Nevada sources, and interviews with stakeholders.

While the Population and Housing Technical Report focuses on conditions within Douglas County, regional data is also included for purposes of context and comparison and to describe housing-related issues that are regional in scope. The Report includes the following important findings and characteristics:

- Over the past 40 years, the population of Douglas County has increased significantly. From 1970 to 2010, the population of Douglas County increased by 582 percent.
- The percentage of the population that is 65 years or older increased from 15.2 percent in 2000 to 20.2 percent in 2010. At the same time, the median age in the County reached 47.4, one of the highest in the State.
- From 2000 to 2010, the percentage and absolute number of family households and family households with children under 18 declined in Douglas County while the number of husband and wife households only and the number of single non-family households increased.
- Reductions in family households with children, and the loss of permanent population in the Lake Tahoe Basin, contributed to the decline of Douglas County public school enrollment.
- Using the historic average annual growth rate of 1.39 percent, the Douglas County population is projected to reach 61,940 by 2030. The historic growth rate results in a higher population forecast as compared to the State Demographer's which shows Douglas County reaching a total population of 53,724 by 2030.
- A build-out analysis determined that the potential population growth associated with existing vacant residential parcels in Douglas County could reach 19,806, for a total population of 66,803 when the current County population of 46,997 is included.
- The total number of housing units in Douglas County increased from 22,657 to 24,095 from 2005 to 2010, an increase of 6.3 percent. In 2010, the total number of single-family detached units remained at 73.6 percent while the percentage of multifamily units increased from 1,011 units to 1,448 units and now stands at 6.0 percent of the total housing units in Douglas County.

- In 2009, there were an estimated 1,231 Douglas County renter households earning less than \$25,000 per year. The corresponding affordable rent level for those households is approximately \$500 per month. In 2009, there were only 156 units in Douglas County which offered a rent at or below \$500 per month.
- There are no affordable senior housing developments in Douglas County and very few supportive housing units, including emergency, transitional and permanent supportive housing.
- At the current time, there are 412 units of assisted affordable housing in Douglas County, including 334 renter-occupied units and 78 owner-occupied units.
- Based on the 2010 median sales price, the most affordable single-family units are located in the Gardnerville Ranchos Community Plan followed by both Topaz and Indian Hills/Jacks Valley. Lake Tahoe recorded the highest median sales price at \$600,000. Housing prices in Douglas County are typically much higher than in other areas of the State.
- Housing prices at Lake Tahoe remain significantly higher than the rest of Douglas County and opportunities to develop affordable housing remain very limited. The situation at Lake Tahoe is further complicated by a housing market which continues to transition toward vacation and second home ownership use. There are 395 active vacation home rental permits.
- There are only 126.21 acres of vacant parcels that are zoned as Multi-Family Residential (MFR), (not including the Tahoe Regional Plan) in Douglas County, with almost 100 acres of this total located in the Minden/Gardnerville Community Plan. In the Indian Hills/Jacks Valley Community Plan, there are only 2.18 acres of vacant parcels zoned as MFR. In addition, there are only 18.14 acres of vacant parcels zoned as Mixed Use Commercial, all of which are located in the Minden/Gardnerville Community Plan.

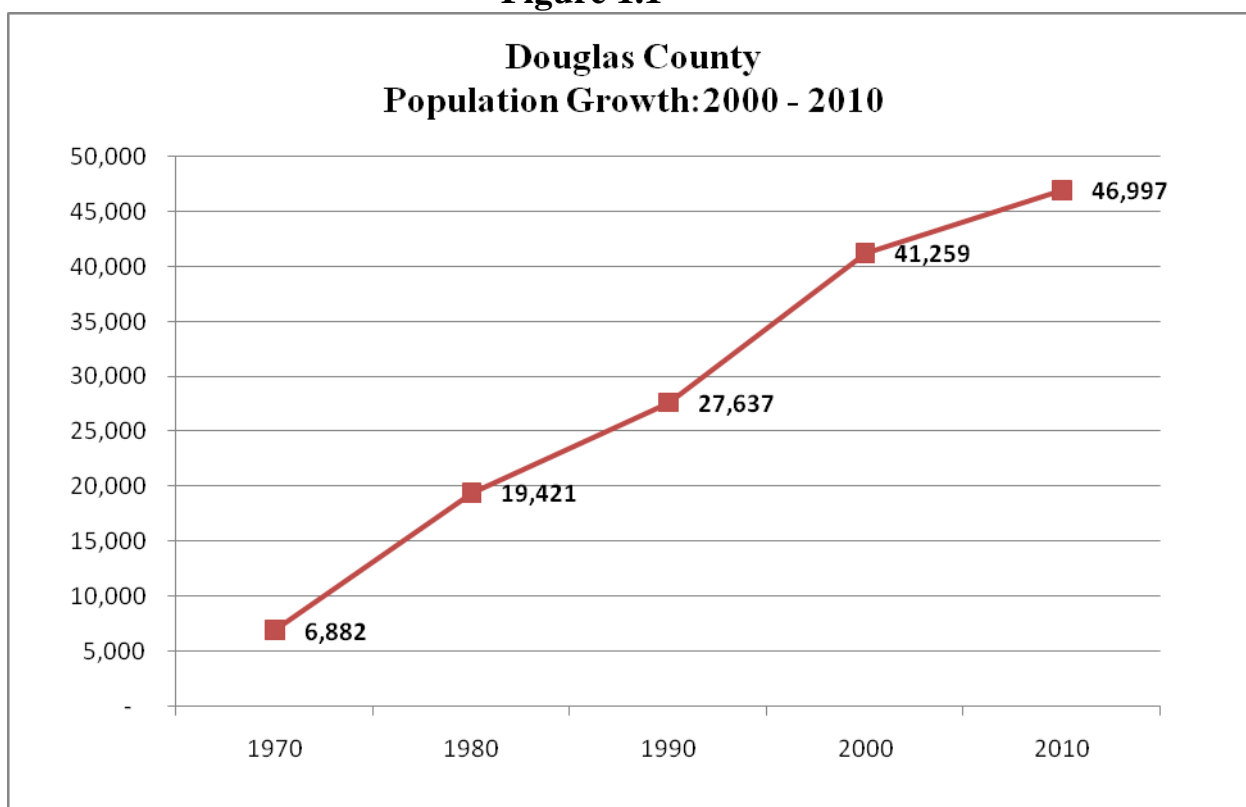
Chapter 1

Population

Historic Population Growth

Over the past 40 years, the population of Douglas County has increased significantly. From 1970 to 2010, the population of Douglas County increased by 582 percent. Douglas County's population growth over the last 40 years is shown in Figure 1.1. The fastest rate of growth occurred between 1970 and 1980 and 1990 and 2000. From 2000 to 2010, population growth slowed significantly, increasing by just 5,738 people during the last 10 years.

Figure 1.1



Source: U.S. Census, 1970-2010

The majority of growth in Douglas County between 2000 and 2010 occurred in and around urbanized areas in the Carson Valley, especially in Gardnerville, Indian Hills, and Johnson Lane. In Lake Tahoe, the full-time permanent population actually declined between 2000 and 2010. The declines were primarily due to increases in the level of second and vacation home ownership. The increase in vacation rental permits at Lake Tahoe is one indication of this trend. Douglas County now has 395 active vacation home rentals at Lake Tahoe and the number of permits is expected to increase.

Population change within Douglas County between 2000 and 2010 and the County's Census Designated Places (CDP's) are depicted in Figure 1.2.

Figure 1.2
Population Change in Douglas County and Douglas County
Census Designated Places (CDP's), 2000 to 2010

Area	2000	2010	2000-2010 Change	Percentage Change
Douglas County	41,259	46,997	5,738	13.9%
<i>CDP's in Carson Valley Regional Plan</i>				
Minden CDP	2,836	3,001	165	5.8%
Gardnerville CDP	3,357	5,656	2,299	68.5%
Indian Hills CDP	4,407	5,627	1,220	27.7%
Johnson Lane CDP	4,837	6,490	1,653	34.2%
Gardnerville Ranchos CDP	11,054	11,312	258	2.3%
<i>CDP's in Tahoe Regional Plan</i>				
Kingsbury	2,624	2,152	(472)	-18.0%
Stateline CDP	1,215	842	(373)	-30.7%
Zephyr Cove/Roundhill CDP	1,649	1,324	(325)	-19.7%
<i>CDP's in Topaz Lake Regional Plan</i>				
Topaz Ranch Estates CDP	na	1,501		
Topaz Lake CDP	na	157		

Source: 2010 Census, CDP-Census Designated Place. In 2000, Topaz Ranch Estates and Topaz Lake CDP's did not exist. CDP's do not have the same geographies as the Douglas County Community Plans.

Several factors account for this pattern of population growth in Douglas County:

- Public facilities and services are concentrated in Minden, Gardnerville, Indian Hills, Gardnerville Ranchos, and Johnson Lane, allowing higher density residential development.
- Much of the growth corresponds to receiving areas for transfer of development rights.
- Environmental constraints such as floodplains, slopes, as well as farm and ranch operations, will continue to shape growth patterns in the County.
- Proximity to regional employment opportunities. The northern areas of Douglas County are in closer proximity to regional employment centers including those in Carson City and southern Washoe County.

This pattern of population distribution and growth is likely to continue into the future with a few notable exceptions. Lake Tahoe will likely continue to trend toward fewer

permanent residents over the long-term. Employment gains at Lake Tahoe due to redevelopment efforts along the U.S. 50 Corridor are unlikely to provide population growth unless workforce housing initiatives increase. Wages paid in the general services, tourism, and retail trade sectors of the economy are unlikely to provide a level of compensation needed to buy housing in the Douglas County portion of the Lake Tahoe Basin. As a result, additional employment at Stateline may only serve to drive population gains outside the Douglas County portion of Lake Tahoe.

Race and Ethnicity

The race and ethnicity of Douglas County is shown in Table Figure 1.3. Overall, the racial composition of the County has changed little over the last ten years. However, there have been increases in the number of Hispanics in Douglas County. In 2010, the Hispanic population accounted for almost 11 percent of the Douglas County population. Statewide, Hispanics comprise the largest ethnic group reaching nearly 27 percent of the population in 2010.

Figure 1.3
Douglas County
Race and Ethnicity: 2000 and 2010

Race	2000		2010	
White	38,732	93.9%	43,524	92.6%
Black	210	0.4%	402	0.9%
American Indian/Alaska	1,015	2.5%	1,469	3.1%
Asian	789	1.9%	1,176	2.5%
Native Hawaiian	146	0.4%	212	0.5%
Other Race	1,334	3.2%	1,819	3.9%
Ethnicity				
Hispanic	3,057	7.4%	5,103	10.9%

Source: 2000 and 2010 Census

Douglas County Demographic Characteristics

Recent population growth has influenced the demographic composition of Douglas County. Several distinct attributes are evident starting with the age of the population.

Age of Population

Figure 1.4 shows the percentage of the population in Douglas County which is age 65 and older. The percentage of the population in Douglas County age 65 and older is substantially higher than the State of Nevada, the United States, and other western Nevada communities. Not only is the Douglas County population older, but the percentage of the population age 65 and older increased more between 2000 and 2010 than other communities included in Figure 1.4.

Figure 1.4
Percent of Population Age 65 and Older
in Douglas County, Adjacent Counties, Nevada, and United States, 2000 and 2010

Area	2010	2000
Douglas County	20.2%	15.2%
Carson City	16.5%	14.9%
Washoe County	12.1%	10.5%
Lyon County	15.8%	13.7%
Nevada	12.0%	11.0%
United States	13.0%	12.4%

Source: 2010 and 2000 U.S. Census

Figure 1.5 shows the median age of the population in Nevada counties. From 1990 to 2010 the median age of Douglas County residents increased by 11.2 years, from 36.2 to 47.4 years. The median age in Carson City and Washoe County for 2010 is 41.7 and 37.0, respectively.

Figure 1.5
Median Age by County in the State of Nevada: 1990, 2000 and 2010

	1990	2000	2010
County/Area	years of age	years of age	Years of age
Carson City	36.6	38.7	41.7
Churchill	33.0	34.7	39.0
Clark	33.1	34.4	35.5
Douglas	36.2	41.7	47.4
Elko	29.4	31.2	33.4
Esmeralda	35.8	45.1	52.9
Eureka	33.3	38.3	42.4
Humboldt	30.6	33.4	36.2
Lander	28.7	34.1	37.1
Lincoln	33.4	38.8	39.9
Lyon	36.4	38.2	40.9
Mineral	33.9	42.9	49.2
Nye	36.5	42.9	48.4
Pershing	31.7	34.4	41.0
Storey	37.6	44.5	50.5
Washoe	33.6	35.6	37.0
White Pine	33.8	37.7	40.8
State Of Nevada	33.3	35.0	36.3
U.S.	32.9	35.3	37.2

Source: U.S. Department of Commerce. "Census 2000 and 2010 Redistricting Data (PL-94-171) Summary File, Table PL1 and 1990 Census." Bureau of Census: Washington D.C. 2010, 2000 and 1990.

The median age of the United States increased from 35.3 in 2000 to 37.2 in 2010, with the proportion of older Americans increasing. The 1.9-year increase between 2000 and 2010 was a more modest increase than the 2.4-year increase in median age that occurred between 1990 and 2000. The aging of the baby boom population, along with stabilizing birth rates and longer life expectancy, have contributed to the increase in median age nationally.

Certain factors have contributed to the aging of the population in Douglas County. Strong population growth over the past several decades means that the influx of the population into Douglas County has been disproportionately older than the existing population. As shown in Figure 1.6, family households with children in Douglas County declined between 2000 and 2010 whereas family households with children in the State of Nevada increased in absolute terms. Another distinguishing characteristic in Douglas County is the percentage of husband and wife households only. In 2010, the percentage of Douglas County households with a husband and wife only was almost 10 percent higher than the State of Nevada (55.5 percent vs. 46.0 percent).

Figure 1.6
Households in Douglas County and Nevada, 2000 and 2010

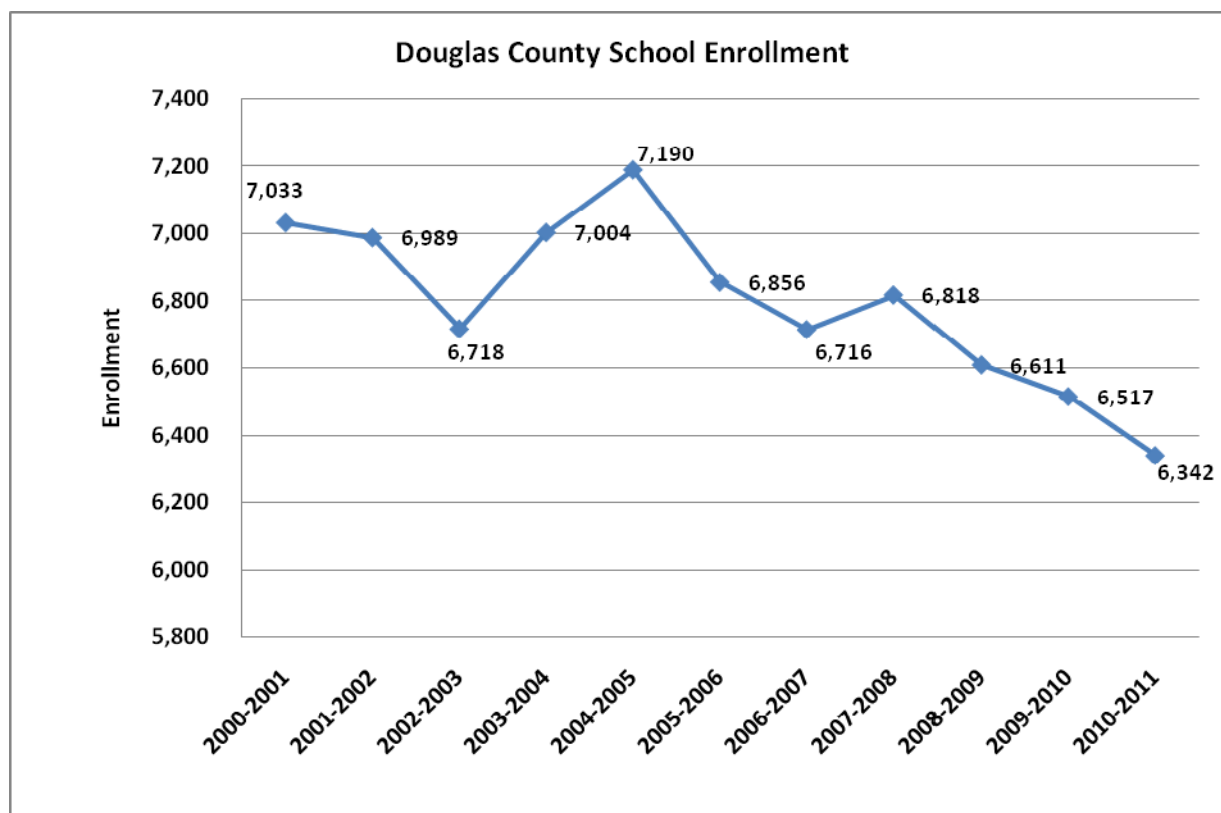
Type of Household	State of Nevada				Douglas County			
	2010		2000		2010		2000	
Total households	1,006,250	100.0%	751,165	100.0%	19,638	100.0%	16,401	100.0%
Family households (families) [7]	656,621	65.3%	498,333	66.3%	13,519	68.8%	11,894	72.5%
With own children under 18 years	301,400	30.0%	238,846	31.8%	4,714	24.0%	5,031	30.7%
Husband-wife family	462,509	46.0%	373,201	49.7%	10,905	55.5%	9,930	60.5%
With own children under 18 years	197,148	19.6%	166,072	22.1%	3,322	16.9%	3,767	23.0%
Male householder, no wife present	66,525	6.6%	41,650	5.5%	876	4.5%	645	4.0%
With own children under 18 years	33,343	3.3%	22,099	3.0%	466	2.4%	394	2.4%
Female householder, no husband present	127,587	12.7%	83,482	11.1%	1,738	8.9%	1,319	8.0%
With own children under 18 years	70,909	7.0%	50,675	6.7%	926	4.7%	870	5.3%
Non-Family Households	349,629	34.7%	252,832	33.7%	6,119	31.2%	4,507	27.5%
Average Household Size	2.65		2.62		2.38		2.5	
Average Family Size	3.20		3.14		2.80		2.88	

Source: 2000 and 2010 Census.

Reductions in family households with children, and the loss of permanent population in the Lake Tahoe Basin contributed to the decline of Douglas County public school enrollment. Changes in school enrollment further highlight the demographic trends in Douglas County. One factor influencing school enrollment is the continuing transition of the Lake Tahoe area from permanent to part-time ownership thereby reducing the number of children enrolling in Douglas County schools. The Kingsbury Middle School, located in the Zephyr Cove area, was closed in 2008.

In 2000, students enrolled in Douglas County schools accounted for 17 percent of the population. By 2010, students enrolled in Douglas County schools accounted for only 13.5 percent of the population. Douglas County school enrollment includes chartered schools as well. Figure 1.7 depicts the Douglas County school enrollment figures from 2000 to 2011. Enrollment has declined from 7,033 students in 2000-2001 to 6,342 students in 2010-2011.

Figure 1.7
Douglas County School Enrollment, 2000 to 2011



Source: Nevada Department of Education 2000-2010.

Economic Activity

Economic development and regional job creation influences local population demographics by attracting a larger number of working age (19 to 55) people to Douglas County communities. The working age population have more children and depending upon overall wage levels have an influence on housing markets and the types of facilities and services provided by local governments. Areas within Nevada with high levels of job creation over the last ten years, such as Washoe and Clark counties, as well as the northeastern Nevada mining communities, have more children, a higher average household size, lower median age, and a higher percentage of family households. As a result, economic activity can substantially influence local population demographics.

Figure 1.8 provides comparative economic measures. Again, Douglas County has a small average household size, the smallest employment per population, one of the lowest average weekly wage levels, but the highest per capita income in Nevada. According to the Fiscal Year (FY) 2011 U.S. Department of Housing and Urban Development (HUD) Median Family Income figures for Nevada, Douglas County has the second highest median family income at \$75,900 in the State. The employment per population ratio

again demonstrates that Douglas County has the fewest number of workers per population.

Figure 1.8
Comparative Economic Measures

	Douglas Co.	Carson City	Washoe Co.	Nevada
HUD Median Family Income, FY 2011	\$75,900	\$68,300	\$70,500	N/A
Per Capita Income-2009	\$55,080	\$40,218	\$42,499	\$37,670
Average Weekly Wage-2010	\$763/wk.	\$844/wk.	\$815/wk.	\$818/wk.
Employment/Population	.395	.445	.449	.426
Avg. Household Size	2.38	2.41	2.55	2.65

Source: Bureau of Labor Statistics, Nevada Department of Employment and Rehabilitation U.S. Census, U.S. Department of Housing and Urban Development. The HUD Median Family Income figures for Washoe Co. are for the Reno-Sparks MSA.

Future Population Growth

A number of socioeconomic forces including national demographic trends shape the composition of the Douglas County population. The Douglas County population is older with declining family household formations, lower school enrollments, and smaller household size. Three general factors have contributed to such conditions:

1. Retail trade, tourism and support services are relatively low paying sectors in the State of Nevada. Although Douglas County has the highest per capita income among all Nevada counties, its average wage is below the State of Nevada's all industries sectors.
2. The recent "Housing Bubble" resulted in an in-migration of affluent retirees and accelerated the transition from full-time permanent residents at Lake Tahoe to more seasonal and part-time residents and second home ownership. At the same time, relatively high housing prices in Douglas County created an economic barrier for many younger working age households, particularly those with children.
3. General trends in national demographics with lower household formation rates, fewer children and more single persons, smaller households, and fewer married couple households with children also influenced Douglas County.

Changing the demographic trends of Douglas County will depend largely upon the ability of the area to attract business activity and employment in higher paying industrial sectors. Economic development in the Lake Tahoe Basin is not likely to contribute in a significant way to reversing or slowing the changes in the permanent population without initiatives to increase the availability of moderate priced housing. Consistent with historic trends, Douglas County will continue to see retiree in-migration. Regional transportation

improvements (395 extension) will make Douglas County more accessible to surrounding employment centers, including southern Washoe County, which may contribute to population gains in the future.

Population Forecasts

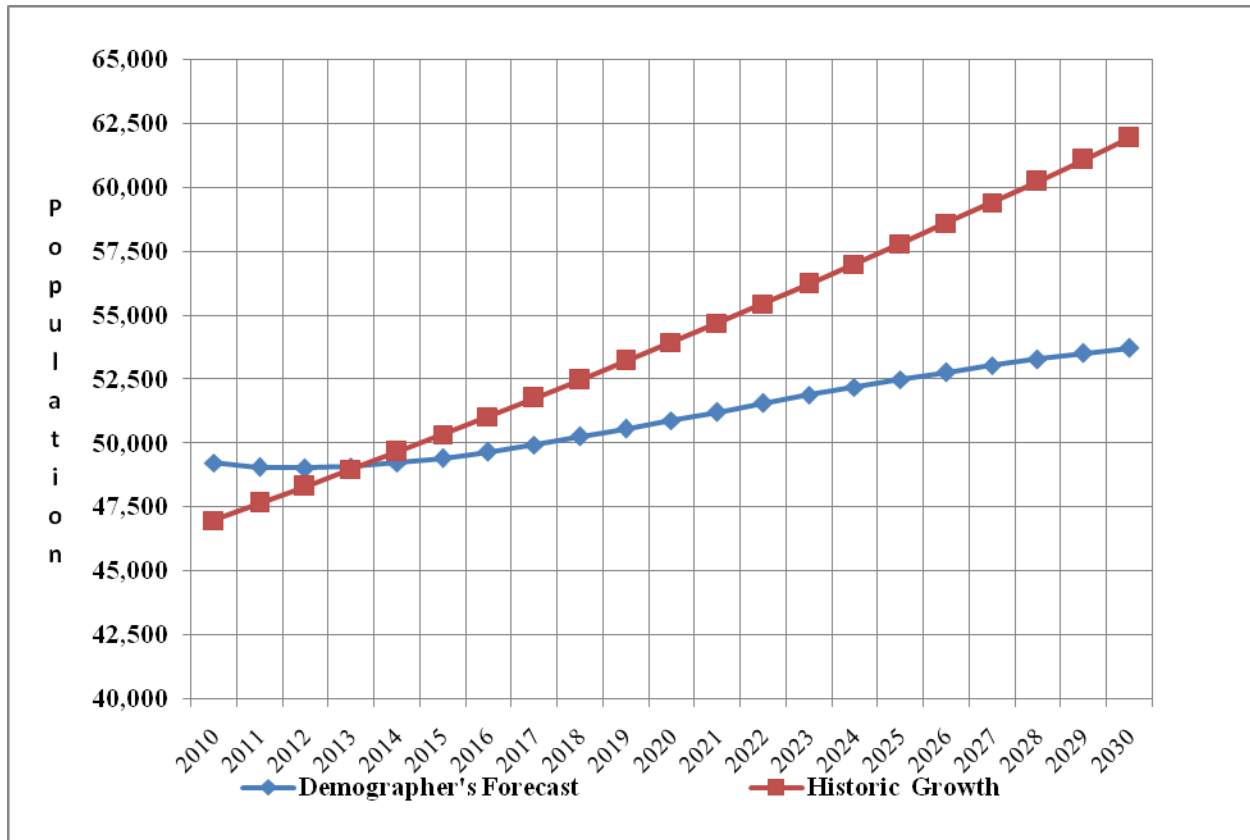
Population forecasts for Douglas County include a historic growth rate based on the 1.39 percent growth rate between 2000 and 2010 and the State Demographer's annual forecast. The purpose of the population forecast is to develop a range of reasonable growth expectations. The accuracy of any forecast declines as the projection period extends into the future. More information on each forecast is provided below.

Historic Growth Rate - Douglas County's population continues to grow at a level commensurate with historic patterns. In order for this to continue, new employment is needed both locally and regionally, particularly jobs with higher wage levels which will serve to attract more working age households with children to Douglas County. In the near-term (2-3 years), national economic conditions will likely limit growth. The historic growth rate is set at 1.39 percent annual average increase which represents the Douglas County growth rate from 2000 to 2010. Under this forecast, the Douglas County population is projected to be 61,940 by 2030.

State Demographer's Forecasts - Annually, the Nevada State Demographer develops local area population forecasts. The most recent forecast for Douglas County shows limited population growth over a twenty year period. With a continuation of relatively high housing prices, retiree in-migration, declining family households with children, and limited economic development and job creation, the State Demographer's forecasts represent a realistic scenario for Douglas County. Over the last ten years, the rate of growth in Douglas County slowed. The August 31, 2010, projections from the State Demographer show Douglas County reaching a total population of 53,724 by 2030.

Figure 1.9 shows population projections for 2010 to 2030 based on the historic growth rate for Douglas County as well as the August 2011 State Demographer's forecast.

Figure 1.9
Douglas County Population Forecasts: 2010-2030



Build-out Population

The build-out analysis determines the potential population associated with existing vacant residential parcels in Douglas County based upon the existing zoning districts. Figures 1.10 through 1.24 provide estimated build-out populations for each Regional or Community Plan. The build-out population is determined by identifying the existing vacant parcels and total unimproved acreage associated with each zoning district starting with the RA-10 Zoning District (1 dwelling unit per 10 acres). For parcels that are zoned for Multi-Family Residential development, a density of 8 dwelling units per acre is assumed, even though the maximum density permitted is 16 dwelling units per acre.

The analysis does not include parcels that are currently zoned as A-19, FR-19 or FR-40 and which may develop at a higher density in the future based on changes in zoning. The analysis includes parcels within Receiving Areas only if property is currently zoned at RA-10 or higher residential density. Additionally, the analysis does not include Lake Tahoe although its population is contained in Figure 1.24 and Figure 1.25.

The maximum development potential is determined by dividing the unimproved acreage by the maximum allowable density which results in the maximum development potential in dwelling units. The maximum development potential in units is then multiplied by 2.38, the average persons per household for Douglas County in 2010. The total build-out population results by adding the Census 2010 population for the Regional or Community Plan to the estimated maximum development potential.

Figures 1.24 and 1.25 show the total build-out population based upon the existing zoning. The existing residential zoning will support an estimated population of 19,806. Adding the estimated population associated with the maximum build-out units results in a total Douglas County build-out population of 66,803.

Figure 1.10
Agriculture Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	2	91	18	43
SFR-1	3	54	54	128
SFR-8000	2	49	271	644
<i>Subtotal</i>	<i>7</i>	<i>194</i>	<i>343</i>	<i>816</i>
Current Population-2010				733
Total Build-Out Population				1,549

Figure 1.11
Airport Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
SFR-1	1	2.5	2	5
<i>Subtotal</i>	<i>1</i>	<i>2.5</i>	<i>2</i>	<i>5</i>
Current Population-2010				85
Total Build-Out Population				90

Figure 1.12
East Valley Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-10	6	86	9	20
RA-5	196	1,801	360	857
SFR-2	13	19	13	31
<i>Subtotal</i>	<i>215</i>	<i>1,906</i>	<i>382</i>	<i>909</i>
Current Population-2010				1,524
Total Build-Out Population				2,433

Figure 1.13
Fish Springs Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	80	1,030	206	490
<i>Subtotal</i>	<i>80</i>	<i>1,030</i>	<i>206</i>	<i>490</i>
Current Population-2010				685
Total Build-Out Population				1,175

Figure 1.14
Foothill Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	2	19	4	9
SFR-1	60	223	223	531
SFR-2	45	221	111	264
<i>Subtotal</i>	<i>107</i>	<i>463</i>	<i>338</i>	<i>803</i>
Current Population-2010				1,337
Total Build-Out Population				2,140

Figure 1.15
Gardnerville Ranchos Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	10	29	10	24
SFR-2	16	109	54	129
SFR-1	12	16	16	37
SFR-.5	38	34	67	160
SFR-12000	81	26	94	223
SFR-8000	74	94	516	1,228
MFR	60	7	35	83
<i>Subtotal</i>	<i>291</i>	<i>313</i>	<i>792</i>	<i>1,885</i>
Current Population-2010				11,065
Total Build-Out Population				12,950

Figure 1.16
Genoa Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	10	36	10	24
SFR-2	69	84	69	164
SFR-1	159	264	264	628
SFR-.5	14	5	14	33
<i>Subtotal</i>	<i>252</i>	<i>389</i>	<i>357</i>	<i>849</i>
Current Population-2010				935
Total Build-Out Population				1,784

Figure 1.17
Indian Hills/Jacks Valley Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	4	18	4	10
SFR-2	6	44	29	69
SFR-1	43	124	124	295
SFR-.5	6	3	7	16
SFR-12000	67	18	67	159
SFR-8000	218	230	1,266	3,014
MFR	1	2	17	42
<i>Subtotal</i>	<i>345</i>	<i>438</i>	<i>1,514</i>	<i>3,604</i>
Current Population-2010				5,406
Total Build-Out Population				9,010

Figure 1.18
Johnson Lane Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	14	99	20	47
SFR-2	14	66	33	78
SFR-1	167	323	323	769
<i>Subtotal</i>	<i>195</i>	<i>488</i>	<i>376</i>	<i>895</i>
Current Population-2010				6,496
Total Build-Out Population				7,391

Figure 1.19
Minden/Gardnerville Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
SFR-1	11	34	34	82
SFR-8000	218	307	1,692	4,028
SFR-12000	4	1	4	10
MFR	32	100	484	1,152
MUC	17	18	145	345
<i>Subtotal</i>	282	461	2,359	5,616
Current Population-2010				8,619
Total Build-Out Population				14,235

Figure 1.20
Pinenut Regional Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
	0	0	0	0
<i>Subtotal</i>	0	0	0	0
Current Population-2010				987
Total Build-Out Population				987

Figure 1.21
Ruhenstroth Community Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	5	50	10	24
SFR-1	440	702	702	1,671
<i>Subtotal</i>	<i>445</i>	<i>752</i>	<i>712</i>	<i>1,695</i>
Current Population-2010				1,650
Total Build-Out Population				3,345

Figure 1.22
Sierra Regional Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
MFR	20	5	20	48
<i>Subtotal</i>	<i>20</i>	<i>5</i>	<i>20</i>	<i>48</i>
Current Population-2010				169
Total Build-Out Population				217

Figure 1.23
Topaz Regional Plan
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-5	148	2083	417	991
SFR-2	102	595	298	709
SFR-.5	77	55	110	261
MFR	1	12	98	232
<i>Subtotal</i>	<i>251</i>	<i>2,690</i>	<i>921</i>	<i>2,193</i>
Current Population-2010				2,071
Total Build-Out Population				4,264

Figure 1.24
Douglas County
Maximum Development Potential Based on Unimproved Residential Acreage

Underlying Zoning	Existing Vacant Parcels	Total Unimproved Acreage	Maximum Development Potential in Units	Population (Units X 2.38 PPH)
RA-10	6	86	9	20
RA-5	485	5,256	1,059	2,519
SFR-2	284	1,202	607	1,444
SFR-1	895	1,742	1,742	4,145
SFR-.5	173	96	198	470
SFR-12000	152	45	165	392
SFR-8000	555	680	3,745	8,914
MFR	114	126	654	1,556
MUC	17	18	145	345
<i>Subtotal</i>	<i>2681</i>	<i>9,250</i>	<i>8,322</i>	<i>19,806</i>
Current Population-2010				46,997
Total Build-Out Population				66,803

Figure 1.25
Douglas County Build-Out Population

Regional/Community Plan	Current Population	Development Potential Population	Total Build-out Population
Agriculture	733	816	1,549
Airport	85	5	90
East Valley	1,524	909	2,433
Fish Springs	685	490	1,175
Foothill	1,337	803	2,140
Gardnerville Ranchos	11,065	1,885	12,950
Genoa	935	849	1,784
Indian Hills/Jacks Valley	5,406	3,604	9,010
Johnson Lane	6,496	895	7,391
Minden/Gardnerville	8,619	5,616	14,235
Pinenut	987	-	987
Ruhenstroth	1,650	1,695	3,345
Sierra	169	48	217
Topaz	2,071	2,193	4,264
<i>Subtotal</i>	<i>41,762</i>	<i>19,806</i>	<i>61,568</i>
Tahoe	5,235	-	5,235
Total Build-out Population	46,997	19,806	66,803

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Chapter 2

Housing

Housing Inventory

The housing inventory in Douglas County remains predominantly single-family detached units. As shown in Figure 2.1, the total number of housing units in Douglas County increased from 22,657 to 24,095 from 2005 to 2010. The percentage of single-family detached units remained at 73.6 percent while the percentage of multifamily units increased from 1,011 units to 1,448 units and now stands at 6.0 percent of the total housing units in Douglas County. Figure 2.1 depicts a significant change in the manufactured housing inventory. The number of secured and unsecured units declined from 2,583 units in 2005 to 1,841 units in 2010, a decrease of 742 units, or 28.7 percent. As a result, manufactured housing is now 7.6 percent of the total housing units in Douglas County compared to 11.4 percent in 2005.

Figure 2.1
Douglas County Housing Inventory

Housing Type	2005	Percentage of Total Units	2010	Percentage of Total Units
Single-Family Detached	16,680	73.6%	17,744	73.6%
Single-Family Attached	2,383	10.5%	3,062	12.7%
Manufactured Home	2,583	11.4%	1,841	7.6%
Multi-Family	1,011	4.5%	1,448	6.0%
TOTAL	22,657	100.0%	24,095	100.0%

Source: Douglas County Assessor's Office, Annual Housing Count Estimates

Figure 2.2 provides housing inventory information based on different taxing districts in Douglas County. The housing units in each tax district have been aggregated to show the estimated housing inventory for each Regional or Community Plan.

The housing inventory documents that almost half of the manufactured homes in Douglas County, or 778 units, are located in the Topaz Regional Plan. Gardnerville has 496 multi-family units, or 34.2 percent of the total multi-family units in the County. Of the 24,095 housing units in Douglas County (2010), only 1,448 units are multi-family, or 6.0 percent of the total units in the County. By comparison, Carson City has 4,940 multi-family units, representing 21.0 percent of the total housing inventory.

Figure 2.2
2010 Housing Inventory in Douglas County by Tax District

Tax District	Single-Family Detached	Single-Family Attached	Manufactured Homes*	Multi-Family	Total Dwelling Units
Carson Valley (w/o Indian Hills/Jacks Valley)	5,567	7	227	2	5,803
Indian Hills/Jacks Valley	1,882	0	225	230	2,337
Gardnerville	1,534	204	343	496	2,577
Gardnerville Ranchos GID	3,378	682	1	163	4,224
Genoa	111	2	1	0	114
Minden	1,245	104	0	111	1,460
Sierra Regional Plan	743	7	10	0	760
Tahoe Regional Plan w/o Kingsbury	1,876	823	240	342	3,281
Tahoe Regional Plan/Kingsbury Only	1,002	1,233	16	104	2,355
Topaz Regional Plan	406	0	778	0	1,184
TOTAL	17,744	3,062	1,841	1,448	24,095

Source: Douglas County Assessor's Office, July 2010 Housing Count Estimates

Figure 2.3 shows housing units by type of structure for Douglas County and surrounding communities. The percent of the Douglas County housing stock which is multi-family units is quite low at 6.0 percent compared with other western Nevada communities. The relatively large percentage of single-family attached housing units (duplexes and townhouses) in Douglas County is somewhat misleading since many of these units are located in Lake Tahoe and used by part-time or seasonal residents. Including Lake Tahoe, the total number of single-family attached units represents 12.7 percent of the housing stock in Douglas County.

Figure 2.3
Housing Inventory in Douglas County
and Surrounding Communities, 2010

Jurisdiction	Single-Family Detached	Single-Family Attached	Manufactured Home	Multi-Family	Total
Carson City	13,043	2,215	3,222	4,940	23,420
% of Total	55.7%	9.5%	13.8%	21.1%	
Churchill County	6,195	305	2,982	1,059	10,541
% of Total	58.8%	2.9%	28.3%	10.0%	
Douglas County	17,744	3,062	1,841	1,448	24,095
% of Total	73.6%	12.7%	7.7%	6.0%	
Lyon County	14,402	343	6,829	1,320	22,894
% of Total	62.9%	1.5%	29.8%	5.8%	
Washoe County	110,036	14,476	10,716	49,729	184,957
% of Total	59.5%	7.8%	5.8%	26.9%	

Source: Nevada State Demographer, 2010 and Douglas County Assessor. Note: The 2010 Census reported 23,671 housing units in Douglas County.

Affordable Housing Inventory in Douglas County

Figure 2.4 provides information on affordable rental housing in Douglas County and surrounding jurisdictions. There are a total of 334 subsidized rental units in the County. Subsidized units generally have federal or state housing finance subsidy which requires a developer/owner to maintain rental rates at levels that are affordable to lower income households for a predetermined amount of time. Typically, subsidized units are available to households at or below 80 percent of the median household income. It is difficult to construct and operate affordable rental housing for households with incomes below 40 percent of the area's income without direct tenant based subsidies. Project operating expenses and management costs will exceed the income generated by affordable rents. As a result, even a fully subsidized unit with no debt can have a negative cashflow unless the rents are sufficient to cover operating expenses, maintenance, and management costs. As shown in Figure 2.4, there are no elderly or disabled subsidized units in Douglas County although a limited number of accessible units are available in subsidized projects.

Figure 2.4
Affordable Rental Housing Inventory in Douglas County
and Surrounding Jurisdictions, by Target Population: 2010

Target Population	Carson City	Churchill County	Douglas County	Lyon County	Mineral County	Pershing County	Storey County	Total
Elderly	236	168	0	195	0	24	0	623
Family	638	252	334	141	8	88	0	1,421
Disabled	24	0	0	0	0	0	0	24
Total Units	898	420	334	336	8	112	0	2,100

Source: Nevada Housing Division, Nevada Rural Housing Authority, USDA Rural Development

Location of Affordable Housing Units in Douglas County

Affordable housing units include market rate affordable units (no federal or state funding) as well as assisted affordable units (which have federal and/or state funding). Much of the market rate affordable housing (renter- and owner-occupied) is concentrated in the Towns of Minden and Gardnerville and in the Gardnerville Ranchos. At the current time, there are 412 units of affordable housing in Douglas County, including 334 units of affordable rental units and 76 units of for sale units. Figure 2.5 provides additional information on each of the affordable renter-occupied and owner-occupied housing developments in Douglas County.

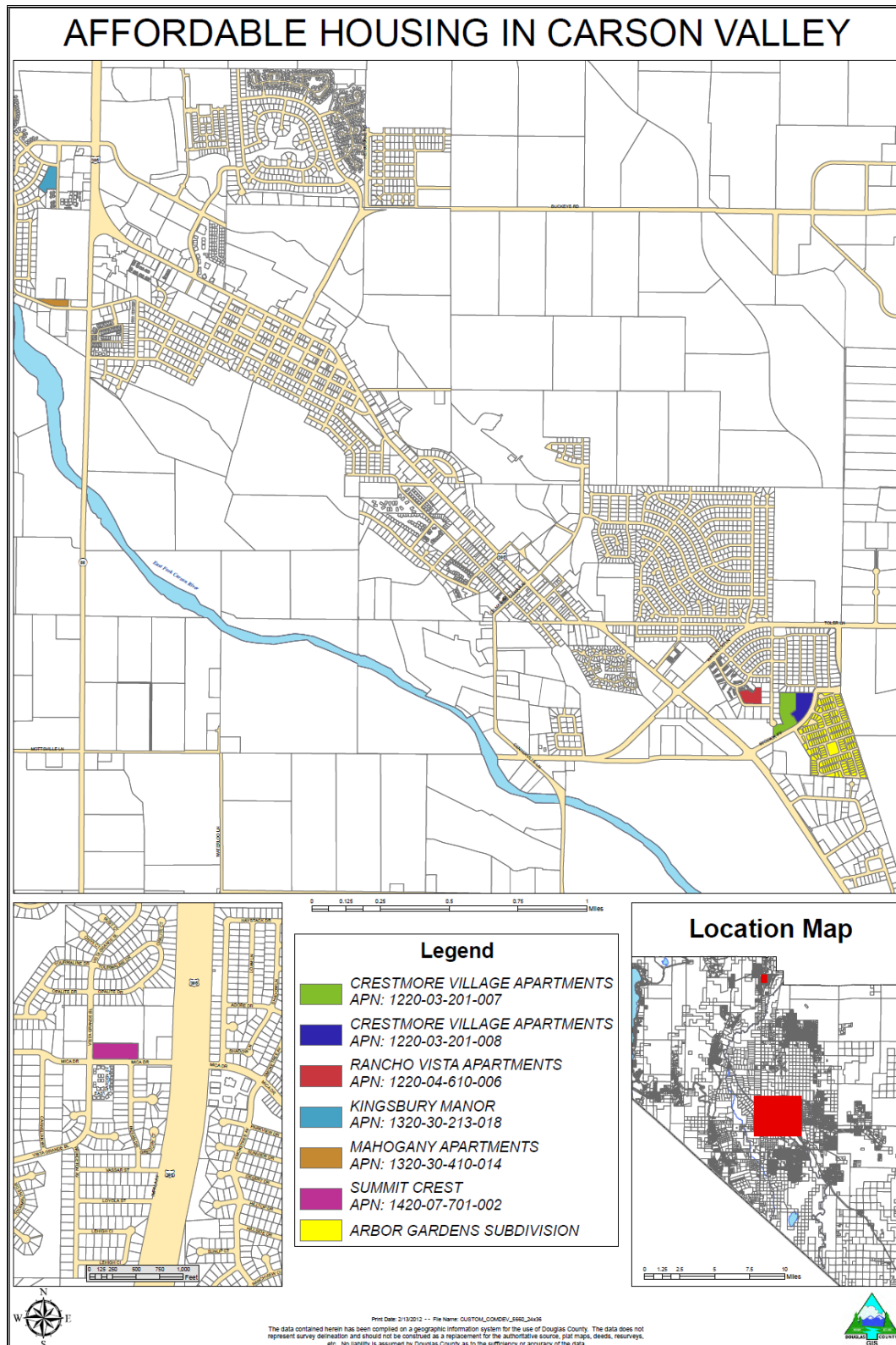
Figure 2.5
Renter and Owner-Occupied Affordable Housing Units in Douglas County

Development	Number of Units	Location
<i>Renter-Occupied Units</i>		
Aspen Grove**	39	Lake Tahoe
Crestmore Apartments-I*	40	Gardnerville
Crestmore Apartments-II	40	Gardnerville
Kingsbury Manor	36	Minden
Lake Vista I*	24	Lake Tahoe
Lake Vista II*	40	Lake Tahoe
Mahogany Court	21	Minden
Meadow Brook	30	Lake Tahoe
Rancho Vista	36	Gardnerville
Summit Crest*	28	Indian Hills
<i>Subtotal</i>	<i>334</i>	
<i>Owner-Occupied Units</i>		
Arbor Gardens*	78	Gardnerville
<i>Subtotal</i>	<i>78</i>	
TOTAL	412	

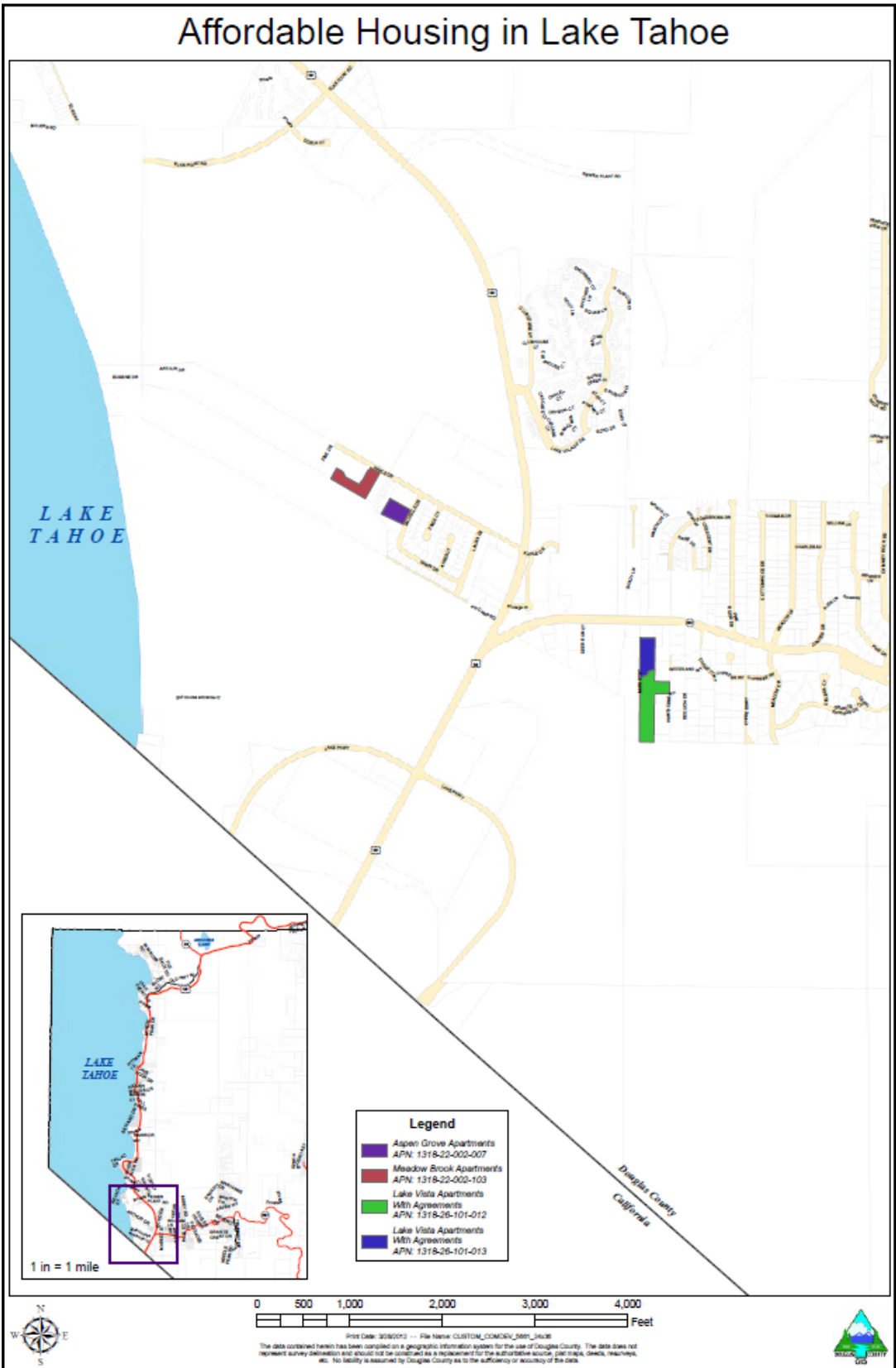
* Developments with Affordable Housing Agreements. **Aspen Grove is a TRPA mitigation project for the Beach Club Development (Tahoe Shores).

Maps 2.1 and 2.2 show the location of affordable housing units in Douglas County. These figures do not include housing choice vouchers, which can be used in all areas of the County.

Map 2.1



Map 2.2



Housing Choice Vouchers

Housing choice vouchers allow tenants to select rental housing at or below the area's fair market rent limits. The amount of the voucher is typically based upon the tenant's ability to pay. Most rental vouchers are used by very low income households with incomes at or below 30 percent of the area's median income.

The Nevada Rural Housing Authority is responsible for administering the U.S. Department of Housing and Urban Development's (HUD) Housing Choice Voucher program. As of August 1, 2011, the Nevada Rural Housing Authority has provided 455 vouchers to Douglas County households including:

- Elderly – 62 households
- Disabled – 72 households
- Elderly/Disabled – 2 households
- Family/Individuals – 319 (Includes Elderly/Disabled) households

Douglas County, as a member of the Western Nevada HOME Consortium (WNHC), allocates low income housing trust funds to the Nevada Rural Housing Authority for Housing Choice Vouchers. The voucher program funded by the WNHC members gives priority to elderly and disabled households.

With project based rental subsidies and the Housing Choice Voucher program, there are approximately 789 affordable rental housing units available in Douglas County. It should be noted that some tenants with housing choice vouchers live in affordable housing developments in Douglas County. As a result, the total number of subsidized affordable housing units is actually less than 789.

The Nevada Rural Housing Authority also maintains a waiting list for the housing choice voucher program. As of August 1, 2011, the waiting list for rental vouchers in Douglas County included:

Elderly – 48 households
Disabled - 66 households
Elderly/Disabled - 3 households
Family/Individuals – 285 (Includes Elderly/Disabled) households

Supportive Housing

Supportive housing includes emergency, transitional, and permanent housing for individuals and families. Four agencies in Douglas County provide transitional housing and emergency assistance to very low income households and single individuals:

- Douglas County Social Services provides emergency assistance for 25 – 30 households annually.

- State of Nevada Rural Clinics provides 7 housing units for individuals with disabilities.
- Douglas County Family Support Council provides 10 emergency shelter beds for victims of domestic violence.
- Austin's House provides shelter and care for up to ten children between the ages of birth to 18. The children are placed at Austin's House after being removed from their homes due to abuse or neglect.

There are very few supportive housing units in Douglas County. Special needs housing often requires resources to maintain the supportive element. Given the limited availability of support services and funding for support services at all levels of government, priority needs should be established for Douglas County. According to the 2000 Census, there were 2,666 households in Douglas County with someone having a mobility or self-care limitation. Of those households, 691 had a household income at or below 50 percent of Douglas County's median income and 53.2 percent (368 households) were elderly. Tenure of households at or below 50 percent of median income was 60 percent owners (412 households) and 40 percent renters (279 households). Low-income elderly and disabled households utilize housing choice vouchers to access affordable housing as well. Douglas County does not have any designated housing units for low-income elderly or disabled households.

It should be noted that individuals with permanent disabilities, including persons with developmental disabilities or mental illness, often depend completely on Supplemental Security Income (SSI) due to inability to work on a full-time basis, if at all. For 2011, the federal SSI payments for individuals was \$674 per month or \$1,011 for a couple. The State of Nevada only provides an SSI supplement to persons who are aged or blind. The State does not pay a supplement to non-elderly disabled single persons unless they live in an institution. If a person was aged or blind, the 2011 total monthly SSI payment in Nevada would range from \$710 to \$783.

The incidence of dementia increases with age. One in eight persons 65 years and older suffer from dementia/Alzheimer while 50 percent of those 85 years and older and over suffer from dementia/Alzheimer. With an older population, Douglas County will see the number of residents with dementia/Alzheimer increase. In 2009, approximately 29,000 people in Nevada suffered from dementia/Alzheimer.

Persons with Developmental Disabilities

Persons with developmental disabilities face many of the same challenges as the elderly and the disabled. Persons with developmental disabilities require affordable and accessible housing options according to the Nevada Council on Developmental Disabilities. Currently, housing choice vouchers provide the primary access to affordable housing. Most persons with developmental disabilities who live independently are renters.

Persons with Mental Illness

The Center for Mental Health Services estimates that 5.5 percent of the population in Nevada will suffer from a severe mental illness and as much as 23.7 percent will have some form of diagnosable disorder during their life. A more recent study estimated that 4.0 percent of Nevada's population (July 2003) had a prevalence for Serious Mental Illness (SMI) among adults and Severe Emotional Disturbance (SED) among children. The 2004 Center for Mental Health Services report ranked Nevada as the worst among 15 western states for mental illness prevalence. It is important to note that 73.0 percent of total clients served in 2006 were diagnosed as SMI/SED. Based upon the aforementioned estimates, just over 2,000 Douglas residents could suffer from severe mental illness.

Approximately 11.1 percent of all Nevadans lived below the poverty level in 2005. This contrasts sharply with the consumers of Nevada's public mental health services. As a rule, the people who come for mental health services are from lower income brackets with approximately 87.0 percent of Mental Health Development Services consumers earning below \$16,000 per year.

Homeless Population

Most of the homeless population in Douglas County are sheltered and are not living on the street. The most recent Continuum of Care Point-In-Time Survey (January 2011) showed that there were only 2 homeless persons on the street and one encampment. Local providers served seven individuals in 2011. Nineteen homeless interviews were conducted. Most of the interviewees were homeless for the first time and all indicated that they became homeless in Douglas County. Inability to pay rent was the reason most often cited for homelessness. Over a third of the population was disabled.

The Douglas County School District reported that there were a total of 195 homeless school children. Approximately 95 percent of school aged children are enrolled in school. As a result, there are an estimated 205 homeless school age children (age 5-18). Nearly all of the children were sheltered and living with friends or relatives in the area.

Household Tenure

Figure 2.6 shows the tenure of occupied housing units in Douglas County, surrounding counties and the State of Nevada. The homeownership rate in Douglas County remains high at 71.8 percent while the percentage of renter-occupied housing units is at 28.2 percent. With the limited availability of multi-family units in Douglas County, many renters rely upon single-family dwelling units. For example, the 2010 Census reported there were 1,374 multi-family units, but 5,533 renter households in Douglas County. As a result, a large number of renters in Douglas County are utilizing single-family detached and attached dwelling units as well as manufactured homes instead of traditional multi-family rental units.

In the Gardnerville Ranchos area there were 777 units that were single-family attached or multi-family units in 2000. During the same period, there were 1,214 renter households

in the Gardnerville Ranchos. Assuming all 777 units were renter occupied, at least 437 households utilized single family dwellings as rental units in 2000.

This trend in Douglas County has been amplified based upon recent market conditions which have resulted in more single-family housing being available at rents that are comparable with traditional apartment complexes. Single-family detached homes that are available at comparable rents are particularly attractive to larger households.

Figure 2.6
Tenure of Occupied Units: Douglas County,
Surrounding Communities and the State of Nevada: 2010

	Owners	% of Total	Renters	% of Total
Nevada	591,480	58.8%	414,770	41.2%
Douglas County	14,105	71.8%	5,533	28.2%
Carson City	12,728	59.4%	8,699	40.6%
Lyon County	14,379	72.6%	5,429	27.4%
Churchill County	6,216	64.3%	3,455	35.7%

Source: 2010 Census

Renter households in Douglas County are concentrated in specific areas. In 2000 approximately 45.3 percent of Douglas County renter households lived in Gardnerville and the Gardnerville Ranchos. At the same time, these two areas accounted for approximately 34 percent of the Douglas County population.

Figure 2.7 provides information on the number of owner and renter-occupied households in Douglas County. In 1990, there were 7,285 owner-occupied housing units in Douglas County or 68.9 percent of the total occupied units. In 2010, the number of owner-occupied units increased to 14,105 units, or 71.8 percent of the total households in Douglas County.

Figure 2.7
Household Tenure in Douglas County, 1990 to 2010

Year	Total Units	Occupied Units	Owner-Occupied Units	Percentage Of Total Occupied Units	Renter-Occupied Units	Percentage of Total Occupied Units
1990	14,121	10,571	7,285	68.9%	3,286	31.1%
2010	23,671	19,638	14,105	71.8%	5,533	28.2%

Source: 1990 and 2010 Census

Affordable Housing Needs

Housing affordability measures consider household income relative to the costs to rent or pay a mortgage. Housing affordability can be determined by a variety of measures for

both renter and owner households. Housing affordability for renters focuses upon households with incomes at or below 80 percent or 60 percent of the area's median income. A broader income range (up to 120 percent of median family income) is often used to determine housing affordability for owners.

Cost burden for low-income households is defined as paying no more than 30 percent of income for housing costs, including utilities. A household is defined as having a severe cost burden if they must pay more than 50 percent of their income for housing.

Affordable Rental Housing in Douglas County

Figure 2.8 calculates affordable rents for different household income levels in Douglas County. In 2011, the Douglas County maximum affordable housing rents for households at or above 50 percent of the median area income starts around \$500 per month.

Also shown in Figure 2.8 is the hourly wage level and income necessary to achieve affordable rents. To reach the 50 percent of median area income level for a single person or small household, an hourly wage between \$13 and \$16 per hour is necessary. According to the Nevada Department of Employment Training and Rehabilitation, the average weekly wage in the leisure and hospitality, other services, and trade sector in 2010 was \$13.35/hr., \$14.43/hr., and \$15.00 /hr., respectively.

Figure 2.9 contains information on the current Fair Market Rents (FMRs) for Douglas County. FMRs are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to program participants.

Figure 2.8
Affordable Rents in Douglas County
by Household Income, FY 2011

Very-Low Income Households at 30% of Median Income					
Household Size	Household Income	Hourly Wage	Monthly Amt Available for Housing	Utilities/Mo.	Affordable Rent/Mo.
1	\$15,950	\$7.52	\$399	\$151	\$248
2	\$18,200	\$8.75	\$455	\$151	\$304
3	\$20,500	\$9.86	\$513	\$183	\$330
4	\$22,750	\$10.94	\$569	\$183	\$386
5	\$24,600	\$11.83	\$615	\$215	\$400
6	\$26,400	\$12.69	\$660	\$215	\$445
Low-Income Households at 50% of Median Income					
Household Size	Household Income	Hourly Wage	Monthly Amt. Available for Housing	Utilities/Mo.	Affordable Rent/Mo.
1	\$26,600	\$12.79	\$665	\$151	\$514
2	\$30,400	\$14.62	\$760	\$151	\$609
3	\$34,200	\$16.44	\$855	\$183	\$672
4	\$37,950	\$18.25	\$949	\$183	\$766
5	\$41,000	\$19.71	\$1,025	\$215	\$810
6	\$44,050	\$21.18	\$1,101	\$215	\$886
Moderate Income Households at 80% of Median Income					
Household Size	Household Income	Hourly Wage	Monthly Amt. Available for Housing	Utilities/Mo.	Affordable Rent/Mo.
1	\$42,500	\$20.43	\$1,063	\$151	\$912
2	\$48,600	\$23.37	\$1,215	\$151	\$1,064
3	\$54,650	\$26.27	\$1,366	\$183	\$1,183
4	\$60,700	\$29.18	\$1,518	\$183	\$1,335
5	\$65,600	\$31.54	\$1,640	\$215	\$1,425
6	\$70,450	\$33.87	\$1,761	\$215	\$1,546
Median Family Income Households					
Household Size	Household Income	Hourly Wage	Monthly Amt. Available for Housing	Utilities/Mo.	Affordable Rent/Mo.
1	\$53,130	\$25.54	\$1,328	\$151	\$1,177
2	\$60,720	\$29.19	\$1,518	\$151	\$1,367
3	\$68,310	\$32.84	\$1,708	\$183	\$1,525
4	\$75,900	\$36.49	\$1,898	\$183	\$1,715
5	\$82,000	\$39.42	\$2,050	\$215	\$1,835
6	\$88,063	\$42.34	\$2,202	\$215	\$1,987
<i>Source: U.S. HUD-MFI2011, Assumes rent includes sewer, water and garbage</i>					

To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units¹. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented². The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months).

HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Figure 2.9 includes FY 2011 fair market rents for Douglas County and the maximum HOME rents levels for Douglas County households by bedroom size. Low HOME program rents are deemed affordable to households at or below 50 percent of the area's median household income. High HOME rents are the maximum affordable rents for households at or below 60 percent of the area's median income. Fair market rents are also shown in Figure 2.9.

The rents shown in Figure 2.9 are gross rents. Gross rent is the tenant portion of rent plus tenant paid utilities (except phone and cable). For example, an affordable rental rate for a 2 bedroom unit at the high HOME rent is \$1,047 less \$183 in utility allowance yielding \$864 per in tenant paid rent. Whenever utility costs are paid directly by a tenant, gross rent must include an allowance for utilities.

¹ Standard-quality rental housing units have the following attributes: Occupied rental units paying cash rent; Specified renter on 10 acres or less; With full plumbing; With full kitchen; Unit more than 2 years old, and Meals not included in rent.

² FMRs were initially set at the 45th percentile, but were reduced to the 40th percentile, beginning with the FY1995 FMRs. The vast majority of areas remain at the 40th percentile rent. However, certain areas are assigned the 50th percentile rent. Fiftieth percentile FMRs were established by a rule published on October 2, 2000, that also established the eligibility criteria used to select areas that would be assigned 50th rather than the normal 40th percentile FMRs. The objective was to give PHAs a tool to assist them in de-concentrating voucher program use patterns. The three FMR area eligibility criteria were: 1. *FMR Area Size*: the FMR area had to have at least 100 census tracts. 2. *Concentration of Affordable Units*: 70 percent or fewer of the tracts with at least 10 two-bedroom units had at least 30 percent of these units with gross rents at or below the 40th percentile two-bedroom FMR; and, 3. *Concentration of Participants*: 25 percent or more of the tenant-based rental program participants in the FMR area resided in the 5 percent of census tracts with the largest number of program participants. The rule also specified that areas assigned 50th percentile FMRs were to be re-evaluated after three years, and that the 50th percentile rents would be rescinded unless an area has made at least a fraction of a percent progress in reducing concentration and otherwise remains eligible. (See 24 CFR 888.113.)

Figure 2.9
HOME and Fair Market Maximum Gross Rents
Douglas County, 2011

	Efficiency	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Low HOME Rent Limit (50% of AMI)	\$665	\$712	\$855	\$986	\$1,101
Tenant Rent*	\$514	\$561	\$672	\$803	\$ 918
High HOME Rent Limit (60% of AMI)	\$709	\$871	\$1,047	\$1,249	\$1,374
Tenant Rent*	\$558	\$720	\$864	\$1,066	\$1,191
High HOME Rent Limit (65% of AMI)	\$844	\$906	\$1,089	\$1,249	\$1,374
Tenant Rent*	\$693	\$755	\$906	\$1,066	\$1,191
Fair Market Rent	\$690	\$849	\$1,031	\$1,435	\$1,591
Tenant Rent*	\$539	\$698	\$848	\$1,252	\$1,408

Source: U.S. Department of Housing and Urban Development, 2011. *Tenant rent is the amount paid by the tenant after deducting utility allowance.

Figure 2.10 shows the average gross rent as a percentage of household income for Douglas County during 2007 to 2009. Based upon Figure 2.10, there are 2,408 renter households in Douglas County that paid more than 30 percent of their gross income for rent. This total includes 825 renter households that paid more than 50 percent of their income for housing.

Figure 2.10
Gross Rents as a Percentage of Household Income
Douglas County Average, 2007-2009

Total:	4,771	% of Total	Cumulative Percent
Less than 10.0 percent	242	5.1%	5.1%
10.0 to 14.9 percent	278	5.8%	10.9%
15.0 to 19.9 percent	442	9.3%	20.2%
20.0 to 24.9 percent	687	14.4%	34.6%
25.0 to 29.9 percent	467	9.8%	44.4%
30.0 to 34.9 percent	557	11.7%	56.0%
35.0 to 39.9 percent	481	10.1%	66.1%
40.0 to 49.9 percent	545	11.4%	77.5%
50.0 percent or more	825	17.3%	94.8%
Not computed	247	5.2%	100.0%

Source: American Community Survey, 2009

In 2000, HUD prepared special cross tabulations of Census data to provide detailed information on housing problems, including cost burden. Known as the Comprehensive Housing Affordability Study (CHAS), the data depicts housing problems for renter and owner households, as shown in Figure 2.11. For households at or below 30 percent of the median income, most faced an affordability problem in that they were paying more than 30 percent of their income on rental housing in Douglas County. This situation is not unexpected. Most very low income households face similar housing affordability challenges unless they obtain a tenant based subsidy. Even a heavily subsidized rental apartment project will have difficulty meeting affordable rents for very low income households (at or below 30 percent of Median Family Income).

Affordability challenges diminish for higher income households in Douglas County, particularly for households above 50 percent of the area's median income. About 43 percent of renters with incomes between 50 and 80 percent of the median income in 2000 faced a housing cost burden. Most households were elderly or small related families. Small related households were the largest group of renters experiencing a housing cost burden in 2000 followed by the elderly and all other households. In 2000, Gardnerville and Gardnerville Ranchos had the largest number of renter households facing a housing cost burden.

In 2000, about 36 percent of all renter households paid more than 30 percent of their income on housing. However, if the HUD CHAS data is examined more closely, it shows that in 2000, 61.1 percent of low-income renter households were experiencing a cost burden (1,417 households out of a total of 2,319 renter households). As shown in 2000, the greatest housing cost burden resided among households at or below 50 percent of median income.

Update on Cost Burden 2009

Figure 2.12 provides more current information on low-income households with housing problems. Low-income households ("LI households") are those making less than 50 percent of the Douglas County area median income. Housing problems include substandard housing (lacking complete kitchen or plumbing facilities), overcrowding (more than 1 person per room), and cost burden (paying more than 30 percent of gross income towards housing costs). Substandard housing is the most severe housing problem, followed by overcrowding and then by cost burden. If a household has more than one of these problems they are classified as having severe housing problems.

During 2009, the estimated number of LI households (at or below 50 percent of median income) was 3,685, up from 2,916 in 2000. According to the 2009 CHAS data, 76 percent of the low-income renter and owner households experienced housing problems, or 2,800 households. The number of substandard units in Douglas County remains relatively minor.

Figure 2.11
HUD CHAS Data Book for Douglas County, Nevada, 2000

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	
	(1 & 2 member s)	(2 to 4 members)	(5 or more members)	Other	Renters	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Owners	
1. Household Income <= 50% MFI	218	608	103	364	1,293	783	427	71	342	1,623	2,916
2. Household Income <=30% MFI	164	305	25	215	709	339	214	24	214	791	1,500
3. % with any housing problems	69.5	78.7	100	81.4	78.1	60.2	86	100	81.3	74.1	76
4. % Cost Burden >30%	69.5	78.7	100	81.4	78.1	60.2	84.1	100	81.3	73.6	75.7
5. % Cost Burden >50%	63.4	63.9	100	74.4	68.3	39.5	63.1	100	79.4	58.5	63.1
6. Household Income >30 to <=50% MFI	54	303	78	149	584	444	213	47	128	832	1,416
7. % with any housing problems	63	78.5	94.9	63.1	75.3	42.6	78.9	83	68.8	58.2	65.3
8. % Cost Burden >30%	63	78.5	76.9	63.1	72.9	42.6	78.9	61.7	68.8	57	63.6
9. % Cost Burden >50%	37	26.1	12.8	32.9	27.1	22.5	51.6	53.2	53.9	36.5	32.6
10. Household Income >50 to <=80% MFI	150	434	104	338	1,026	784	603	117	259	1,763	2,789
11.% with any housing problems	46.7	57.4	61.5	48.2	53.2	33.7	61.9	66.7	71	51	51.8
12.% Cost Burden >30%	46.7	45.9	9.6	47	42.7	33.7	61.2	46.2	71	49.4	46.9
13. % Cost Burden >50%	0	0.9	0	1.2	0.8	13.4	18.9	16.2	19.3	16.3	10.6
14. Household Income >80% MFI	85	944	165	695	1,889	2,070	4,865	740	1,074	8,749	10,638
15.% with any housing problems	0	5.7	30.3	7.9	8.4	14	18.4	28.4	20.9	18.5	16.7
16.% Cost Burden >30%	0	3.2	6.1	5	4	14	17.6	19.6	20.9	17.3	14.9
17. % Cost Burden >50%	0	0	0	0	0	2.4	2.6	3.4	2.8	2.6	2.2
18. Total Households	453	1,986	372	1,397	4,208	3,637	5,895	928	1,675	12,135	16,343
19. % with any housing problems	48.1	39.3	57.3	34.9	40.4	26	27.5	37.8	40	29.6	32.4
20. % Cost Burden >30	48.1	35.6	28.2	33.1	35.5	26	26.7	27.2	40	28.4	30.2
21. % Cost Burden >50	27.4	14	9.4	15.2	15.4	10.7	8.2	10	19	10.6	11.8

Figure 2.12
Low-Income Households and Housing Problems (Renters and Owners)
Douglas, Lyon, Carson City and Washoe Counties: 2009

	Douglas Co.	Lyon Co.	Carson City	Washoe Co.
Percentage of Low-Income (LI) Households with Housing Problems	76%	56%	84%	78%
Total (LI) Households	3,685	3,125	4,825	34,170
Substandard Units	70	35	230	1,145
Over Crowded Units	95	20	230	1,875
Units with Cost Burden	2,630	1,695	3,585	23,725

Source: HUD, CHAS Data Update, 2009

Figure 2.13 provides information on average rental rates in Douglas County during the 2007-2009 survey period for the American Community Survey. Only 3.4 percent of the rental units were available for less than \$500.00 per month. The majority of rents in Douglas County fall between \$500 and \$1,250 per month. Almost 90 percent of Douglas County rents fell within that range. Higher rents listed in Figure 2.13 (\$1,000 to \$1,249) most likely represent the large number of single family homes being rented in Douglas County.

Figure 2.14 shows renter households who pay more than 30 percent of their income on rent by income level. Nearly all of the renter households with a household income at or below \$35,000 paid more than 30 percent of their income on housing in 2009. This is not surprising given the limited availability of rents below \$500 a month (Figure 2.13) and the affordable rent levels in Figure 2.8.

Figure 2.15 shows the percentage of renter households paying more than 30 percent of their income on rents by age of householder in Douglas County. The greatest housing cost burden exists among younger households age 15 to 24. Almost 66 percent of younger households in Douglas County faced a housing cost burden in 2009. Even a majority (53.4 percent) of elder households age 65 or older paid more than 30 percent of their income on rents in 2009.

Figure 2.13
Douglas County Average Rents 2007-2009

Total:	4,771		
With cash rent:	4,547	Percent of Total	Cumulative Percent
Less than \$100	80	1.8%	1.8%
\$100 to \$149	0	0.0%	1.8%
\$150 to \$199	9	0.2%	2.0%
\$200 to \$249	0	0.0%	2.0%
\$250 to \$299	7	0.2%	2.1%
\$300 to \$349	0	0.0%	2.1%
\$350 to \$399	0	0.0%	2.1%
\$400 to \$449	32	0.7%	2.8%
\$450 to \$499	28	0.6%	3.4%
\$500 to \$549	196	4.3%	7.7%
\$550 to \$599	161	3.5%	11.3%
\$600 to \$649	328	7.2%	18.5%
\$650 to \$699	355	7.8%	26.3%
\$700 to \$749	303	6.7%	33.0%
\$750 to \$799	344	7.6%	40.5%
\$800 to \$899	800	17.6%	58.1%
\$900 to \$999	342	7.5%	65.6%
\$1,000 to \$1,249	1,041	22.9%	88.5%
\$1,250 to \$1,499	354	7.8%	96.3%
\$1,500 to \$1,999	131	2.9%	99.2%
\$2,000 or more	36	0.8%	100.0%
No cash rent	224		

Source: American Community Survey, 2009

Figure 2.14
Percent of Douglas County Households Paying More than 30 Percent of Income on Rents
By Income Level: 2009

	Estimate	Percent	Margin of Error
Renter-occupied housing units:	4,771		+/-644
Less than \$20,000:	657		+/-259
Less than 20 percent	0	0.0%	+/-174
20 to 29 percent	0	0.0%	+/-174
30 percent or more	657	100.0%	+/-259
\$20,000 to \$34,999:	1,133		+/-384
Less than 20 percent	0	0.0%	+/-174
20 to 29 percent	48	4.2%	+/-56
30 percent or more	1,085	95.8%	+/-381
\$35,000 to \$49,999:	863		+/-289
Less than 20 percent	5	1%	+/-8
20 to 29 percent	410	48%	+/-199
30 percent or more	448	52%	+/-229
\$50,000 to \$74,999:	931		+/-245
Less than 20 percent	281	30.2%	+/-134
20 to 29 percent	447	48.0%	+/-190
30 percent or more	203	21.8%	+/-159
\$75,000 or more:	940		+/-312
Less than 20 percent	676	71.9%	+/-269
20 to 29 percent	249	26.5%	+/-151
30 percent or more	15	1.6%	+/-24
Zero or negative income	23		+/-41
No cash rent	224		+/-116

Source: U.S. Census Bureau, 2007-2009 American Community Survey

Figure 2.15
Percent of Douglas County Households Paying More than 30 Percent of Income on Rents
By Income Level and Age of Householder: 2009

	Estimate	Percent	Margin of Error
Total:	4,771		+/-644
Householder 15 to 24 years:	559		+/-197
Less than 20.0 percent	9	1.6%	+/-15
20.0 to 24.9 percent	82	14.7%	+/-85
25.0 to 29.9 percent	100	17.9%	+/-110
30.0 to 34.9 percent	10	1.8%	+/-18
35.0 percent or more	358	64.0%	+/-151
Not computed	0		+/-174
Householder 25 to 34 years:	1,007		+/-278
Less than 20.0 percent	258	25.6%	+/-152
20.0 to 24.9 percent	109	10.8%	+/-71
25.0 to 29.9 percent	70	7.0%	+/-67
30.0 to 34.9 percent	112	11.1%	+/-141
35.0 percent or more	442	43.9%	+/-227
Not computed	16		+/-28
Householder 35 to 64 years:	2,541		+/-452
Less than 20.0 percent	573	22.6%	+/-219
20.0 to 24.9 percent	418	16.5%	+/-201
25.0 to 29.9 percent	243	9.6%	+/-119
30.0 to 34.9 percent	353	13.9%	+/-178
35.0 percent or more	778	30.6%	+/-253
Not computed	176		+/-112
Householder 65 years and over:	664		+/-218
Less than 20.0 percent	122	18.4%	+/-120
20.0 to 24.9 percent	78	11.7%	+/-74
25.0 to 29.9 percent	54	8.1%	+/-58
30.0 to 34.9 percent	82	12.3%	+/-81
35.0 percent or more	273	41.1%	+/-169
Not computed	55		+/-54

Source: U.S. Census Bureau, 2007-2009 American Community Survey

As shown in Figure 2.16, single-family homes generally fall into the higher rent ranges. The rental ranges were based upon an informal survey of units for rent during August 2011. The rental range establishes the expected rents by bedroom size for the majority of available units. There will be units which are higher or lower than the rates shown in Figure 2.16.

As discussed previously, it is difficult to serve very low-income households without direct subsidy to tenants. Direct subsidies come in the form of a voucher which reduces rent payment by the tenant. Without a direct subsidy, the ability to provide housing to households at or below 30 percent of the median income is very difficult.

Figure 2.16
Rents Available in Carson Valley and Lake Tahoe: 2011

Type of Unit	Carson Valley	Lake Tahoe
Apartments/Duplex	Available Rents	Available Rents
1 bedroom	\$475-\$650/mo.	\$550-\$700
2 bedroom	\$625-\$900/mo.	\$750-\$850
3 bedroom	\$800+	\$900-\$1,100
Single Family Dwellings		
2 bedroom	\$700-\$1,000/mo.	\$850 - \$1,200
3 bedroom	\$875-\$1,250/mo.	\$1,200-\$1,800
4+ bedroom	\$1,800+	\$2,000+

The information presented on rental housing needs documents that the inventory of rental units in Douglas County does not currently reach households below 50 percent of median income, requiring a rent range below \$500 per month.

In 2009, there were an estimated 1,231 Douglas County renter households earning less than \$25,000 per year (Figure 2.17). The corresponding affordable rent level for those households is approximately \$500 per month. In 2009, there were only 156 units in Douglas County which offered a rent at or below \$500 per month. It should be noted that all households with an income at or below \$25,000 faced a housing cost burden. For households earning \$35,000 per year, the corresponding maximum affordable rent level is approximately \$700 per month. There were 1,180 units available in Douglas County at or below that rent level in 2009. However, almost all of the households (97.3 percent) at or below \$35,000 still faced a housing cost burden. Douglas County needs to increase the amount of rental housing available for households with an income at or below \$35,000. There are a large number of single family detached and attached homes used as rental housing, but this rental stock is usually much more expensive to rent than conventional multifamily units.

Figure 2.17
Rental Housing Needs in Douglas County

Household Income Level	Number of Renter Households	2011 Douglas Co. Household Inc.(1)	% of households with Housing Cost Burden	Affordable Rent Level Excluding Utilities	Rental Units Available
Less than \$35,000	1,943	50% of median income	97.3%	Less than \$700	1,180
Less than \$25,000	1,231	30% of median income	100%	Less than \$500	156

Sources: US. Dept. of Housing and Urban Development, and American Community Survey, 2009. Note 1: Household income level as a percentage of the 2011 Douglas County's median income. A household with a \$35,000 income is at the 50% income level.

Based upon existing demands for affordable rental housing as demonstrated by the Housing Choice Voucher waiting list, the availability of market rate rental housing, and Census information (Figures 2.11, 2.12 and 2.13); it is reasonable to conclude that additional affordable rental housing for the elderly and small related family households is needed in Douglas County.

It is difficult to gage rental housing vacancies without conducting an extensive survey. Based upon apartment surveys conducted by the Nevada Housing Division, the Reno-Sparks area had a vacancy rate of 10 percent during the second quarter of 2010. Vacancy rates in the rural areas, including Minden and Gardnerville, averaged nearly 12 percent during the second quarter of 2010.

Rents in Lake Tahoe tend to mirror those in Carson Valley, but slightly higher in each category, creating more pressure for affordable rental housing units.

Ownership Affordability in Douglas County

A commonly accepted guideline for housing affordability is a housing cost that does not exceed 30 percent of a household's gross income for households at or below 80 percent of the area's median income. Housing costs generally include principle, interest, taxes and insurance for owners, and include utility costs.

Figure 2.18 shows affordable housing prices based upon income and housing costs for households spending 30 percent or less of their annual gross income. Given land costs, site development costs and other entitlements as well as construction costs, it would be difficult to produce single-family detached homes in Douglas County for less than \$150,000 without subsidy. It is also important to note that 2010 sales prices are probably influenced by foreclosures and bank owned properties which are sometimes sold at or below replacement cost. Figure 2.18 assumes a loan to value ratio of 90 percent with a 30 fixed rate loan at 5.5 percent interest. Taxes are approximately 1 percent of the home sale value with taxes being .25 percent.

Figure 2.19 shows single family homes sales for selected areas in Douglas County during 2010. There are several areas where the median sales price is at or below \$200,000. Homes priced at \$150,000 can be affordable to households at or below 80 percent of median income. A large number of sales in 2010 were substantially below the 203b limits for Douglas County which was \$350,750 in 2010. In fact, 50 to 90 percent of sales for selected areas within Douglas County were below \$300,000. Only three areas (Sunrise Estates, West Valley and Lake Tahoe) were above the 203b limits.

During the first nine months of 2011, there were only 29 sales of condominiums in the Carson Valley. Sales information from the Assessor's database show a low price of \$33,424 and a high price of \$220,000. The median price for a condominium in Carson Valley was \$90,100 in 2011. The vast majority of sales for single-family attached and condominium units occur at Lake Tahoe.

Figure 2.18
Affordable Housing Prices for Owners, Douglas County 2011

Household Size	Income	Amount Available for Housing	Mortgage	Affordable Price
Very Low-Income Households 30% of Median income: \$22,750				
1	\$15,650	\$391	\$50,580	\$56,200
2	\$18,200	\$455	\$58,770	\$65,300
3	\$20,500	\$513	\$66,330	\$73,700
4	\$22,750	\$569	\$73,530	\$81,700
5	\$24,600	\$615	\$79,560	\$88,400
6	\$26,400	\$660	\$85,275	\$94,750
Low-Income Households 50% of Median income: \$37,950				
Household Size				
1	\$26,600	\$665	\$85,950	\$95,500
2	\$30,400	\$760	\$98,280	\$109,200
3	\$34,200	\$855	\$110,520	\$122,800
4	\$37,950	\$949	\$122,670	\$136,300
5	\$41,000	\$1,025	\$132,525	\$147,250
6	\$44,050	\$1,101	\$142,425	\$158,250
Moderate Income 80% of Median Income: \$60,700				
Household Size				
1	\$42,500	\$1,063	\$137,475	\$152,750
2	\$48,600	\$1,215	\$157,050	\$174,500
3	\$54,650	\$1,366	\$176,625	\$196,250
4	\$60,700	\$1,518	\$196,290	\$218,100
5	\$65,600	\$1,640	\$212,040	\$235,600
6	\$70,450	\$1,761	\$227,700	\$253,000
Median Family Income: \$75,900				
Household Size				
1	\$53,130	\$1,328	\$171,675	\$190,750
2	\$60,720	\$1,518	\$196,290	\$218,100
3	\$68,310	\$1,708	\$220,680	\$245,200
4	\$75,900	\$1,898	\$245,475	\$272,750
5	\$82,000	\$2,050	\$265,050	\$294,500
6	\$88,063	\$2,202	\$284,760	\$316,400
120% of Median Income: \$91,080				
Household Size				
1	\$63,756	\$1,594	\$206,100	\$229,000
2	\$72,864	\$1,822	\$235,620	\$261,800
3	\$81,972	\$2,049	\$264,960	\$294,400
4	\$91,080	\$2,277	\$288,000	\$320,000
5	\$98,366	\$2,459	\$317,925	\$353,250
6	\$105,65	\$2,641	\$341,460	\$379,400

Figure 2.19
Single Family Housing Sales
Selected Areas in Douglas County: 2010

Area	High Price	Low Price	Median Price	Average Price	% of Sales below \$300K
Douglas County					
Johnson Lane	\$750,000	\$101,850	\$273,500	\$300,960	49.5%
Indian Hills	\$430,585	\$ 67,601	\$195,000	\$200,323	93.4%
Topaz	\$650,000	\$ 87,302	\$195,500	\$235,289	76.0%
Minden/ Gardnerville	\$520,000	\$ 70,000	\$210,000	\$223,845	86.0%
Gardnerville Ranchos	\$475,000	\$ 65,691	\$163,114	\$182,706	94.1%
Ruhenstroth	\$365,000	\$172,850	\$297,000	\$297,000	50.0%
Sunrise Estates	\$750,000	\$100,000	\$255,000	\$366,287	50.0%
Foothills					
West Valley	\$900,000	\$325,000	\$437,000	\$496,960	0.0%
Lake Tahoe	\$5,100,000	\$218,820	\$600,000	\$1,000,750	0.0%

Source: Douglas County Assessors Sales Database for 2010.

In recent years, Douglas County has struggled with homeowner affordability. Figure 2.20 shows the percentage of owner households paying more than 30 percent of their income on housing by income level. For owner households with incomes between \$20,000 to \$34,999, 46.1 percent pay more than 30 percent of their income on housing. For owner households with incomes below \$20,000, 85.8 percent pay more than 30 percent of their income on housing. Figure 2.20 includes households with and without a mortgage and it includes elderly homeowners who often own their homes and have limited income as compared to households with employed adults.

Figure 2.21 shows selected monthly owner costs as a percentage of household income for households with and without a mortgage. Almost 42.0 percent of Douglas County owner households faced a housing cost burden in 2009. Households who paid more than 30 percent of their gross income on owner related costs by definition face a housing cost burden. For those with a mortgage, approximately 52 percent of households faced a housing cost burden.

The distribution of the housing cost burden in Douglas County among owners is very similar to renters. As seen in the CHAS table in Figure 2.11, most of the housing cost burden was concentrated among elderly households and small related households during 2000.

Elderly households comprised the largest number of owner households in Douglas County with incomes at or below 80 percent of the area's median income in 2000. The fixed income nature

of elderly households makes it difficult to meet increasing costs of ownership most notably home maintenance and monthly utility expenses.

Figure 2.20
Percent of Owner Households Paying More than 30 Percent of Income on Housing
Related Costs by Income Level: 2009

	Douglas County, Nevada		
	Estimate	Percent	Margin of Error
Owner-occupied housing units:	13,908		+/-552
Less than \$20,000:	1,297		+/-295
Less than 20 percent	108	8.3%	+/-89
20 to 29 percent	76	5.9%	+/-51
30 percent or more	1,113	85.8%	+/-264
\$20,000 to \$34,999:	1,603		+/-302
Less than 20 percent	587	36.6%	+/-211
20 to 29 percent	277	17.3%	+/-134
30 percent or more	739	46.1%	+/-221
\$35,000 to \$49,999:	1,646		+/-326
Less than 20 percent	690	41.9%	+/-224
20 to 29 percent	250	15.2%	+/-141
30 percent or more	706	42.9%	+/-224
\$50,000 to \$74,999:	3,151		+/-509
Less than 20 percent	994	31.5%	+/-302
20 to 29 percent	554	17.6%	+/-182
30 percent or more	1,603	50.9%	+/-392
\$75,000 or more:	6,067		+/-528
Less than 20 percent	3,165	52.2%	+/-472
20 to 29 percent	1,457	24.0%	+/-346
30 percent or more	1,445	23.8%	+/-373
Zero or negative income	144		+/-106

Source: American Community Survey, 2009

Figure 2.21
Selected Monthly Owner Costs
as a Percentage of Household Income: 2007-2009

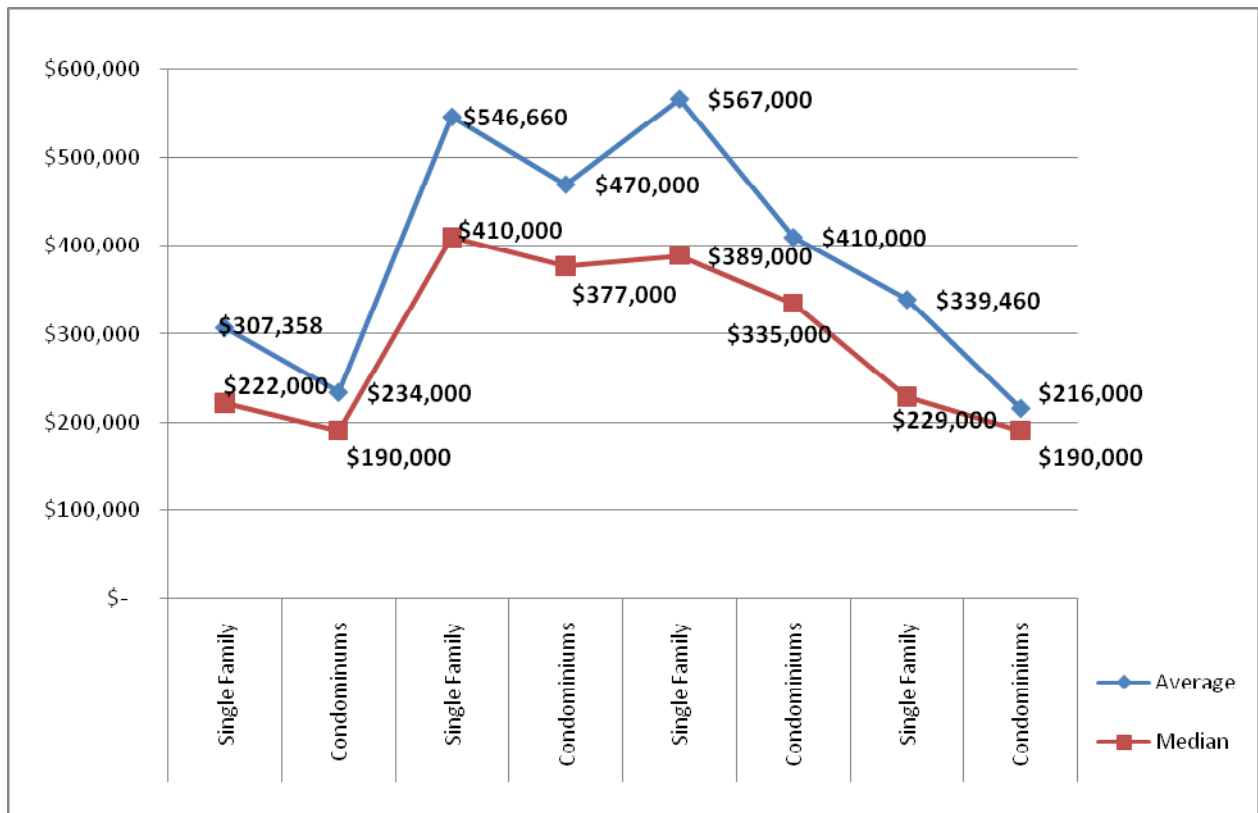
Housing units with a mortgage (excluding units where SMOCAP* cannot be computed)	Number of Units	Percentage
	9,173	100.0%
Less than 20.0 percent	2,222	24.2%
20.0 to 24.9 percent	804	8.8%
25.0 to 29.9 percent	1,311	14.3%
30.0 to 34.9 percent	1,296	14.1%
35.0 percent or more	3,540	38.6%
Not computed	74	(X)
Housing units without a mortgage (excluding units where SMOCAP* cannot be computed)	4,591	100.0%
Less than 10.0 percent	1,734	37.8%
10.0 to 14.9 percent	1,042	22.7%
15.0 to 19.9 percent	546	11.9%
20.0 to 24.9 percent	350	7.6%
25.0 to 29.9 percent	149	3.2%
30.0 to 34.9 percent	160	3.5%
35.0 percent or more	610	13.3%
Not computed	70	(X)

Source: American Community Survey, 2009

*Selected Monthly Ownership Costs as a Percentage of Income

Gauging housing affordability in recent years is difficult given market conditions which generated large swings in housing prices. Douglas County is no different. Figure 2.22 shows median housing prices for 2002, 2006, 2007 and 2011. Current housing prices in Douglas County have retreated significantly over the last four years. Median and average prices for single-family detached and condominiums have returned to 2002 levels at a time when mortgage interest rates are hitting all time lows. If mortgage rates begin to increase, housing prices could decline further to offset rates increases, especially if there is still an excess supply of distressed properties. As the supply of distressed properties declines and the economic recession diminishes, home prices should move back to replacement value prices and above, assuming a return to more full employment and higher wages.

Figure 2.22
Douglas County Single-Family and
Condominium Sales: 2002, 2006, 2007 and 2011



Source: Douglas County Assessor Office Sales Records 2002, 2006, 2007, and 2011

Figure 2.23 shows the status of distressed properties in Douglas County and adjacent jurisdictions as of September 2011. According to Realty Trac, there were 222 notices of default in Douglas County during 2011.

Figure 2.23
Foreclosures, Trustee Sales and Defaults, 2011

Status	Douglas County	Carson City	Lyon County	Churchill County
Notice of Default	222	141	528	106
Trustee Sale	63	52	52	45
Bank Owned	215	167	727	141

Source: RealtyTrac, 2011

Figure 2.24 contains information on home purchases and mortgage refinancings in Douglas County and adjacent jurisdictions during 2010. A total of 453 home loans were approved with a median loan amount of \$216,000 during 2010. Of note is that Douglas County also showed a total of 1,640 refinanced home loans at a median loan amount of \$247,000. The historic low mortgage interest rates are certainly a factor in the high volume of refinancings during 2010.

Figure 2.24
Lending Activity in Douglas County
HMDA Data 2010

	Home Purchase		Refinanced	
	No of Loans	Median Loan Amount	Number of Loans	Median Loan Amount
Douglas	453	\$216,000	1,640	\$247,000
Carson City	345	\$176,000	1,222	\$204,500
Lyon Co.	770	\$133,000	853	\$170,000
Washoe Co.	5,410	\$172,000	8,608	\$218,000

Homebuyer Assistance Programs In Douglas County

Six agencies provide homebuyer assistance programs in Douglas County. They include:

The Nevada Housing Division. The Division offers a down payment and closing cost loan program. The Division provides up to \$4,500 in assistance for qualified households who do not exceed the maximum income levels. The maximum income levels for Douglas County in 2011 were fairly high, \$91,080 for a 1-2 person household and \$106,260 for a 3 or more person household.

The Rural Nevada Housing Authority. In calendar year 2010, the Housing Authority provided 24 mortgages to Douglas County families. The total value was just over \$4.6 million. The Rural Housing Authority offers two homebuyer assistance programs. The HOME at Last Plus program offers a cash downpayment grant equal to 3 percent of the loan amount coupled with a below market rate 30 year fixed loan. The 2011 maximum income limit for Douglas County is \$91,080 for 2 persons or less or \$106,260 for 3 or more persons. The other program is the Home at Last Mortgage Credit Certificate which can be used toward federal income tax savings.

USDA Rural Development. USDA operates a direct loan and guaranteed loan program for single family home purchases in Douglas County. The County is a very active area for USDA. In FY 2010, USDA Rural Development loaned a total of \$15,466,743 for 87 homes (only 5 of these were direct loans – the other 82 were guaranteed). During FY 2011, USDA Rural Development provided 76 Single Family loans for a total of \$11,838,443.

Western Nevada HOME Consortium. The WNHC provided down payment assistance in the form of a loan to qualified homebuyers. The loan is repaid upon subsequent sale of the home

given sufficient proceeds are available. In 2010, WNHC provided assistance to three Douglas County households for a total of \$65,493 in loans. The current maximum downpayment assistance is \$15,000 reduced from \$45,000 over the last three years.

Sierra Nevada Community Land Trust and St. Joseph's Community Land Trust. Both agencies provide assistance to homebuyers in the form of subsidies. Deed restricted homes on land leased from the Land Trusts remain permanently affordable through resale provisions that balance a fair return on investment with future affordability. These resale provisions guarantee that the home remains permanently affordable and available to local communities.

Affordable Housing Barriers and Impediments to Fair Housing

Affordable Housing

Barriers to affordable housing development may include regulatory impediments, including development fees. Local governments can encourage the development of affordable housing, especially to households at or below 50 percent of the median area income, by reducing or waiving predevelopment costs and other financial impediments, including the following:

- Property tax abatement for a specified period of time.
- Modification of site development standards such as parking space requirements, lighting, and landscaping requirements.
- Donation of publicly owned lands.
- Utility connection fee abatement or deferral.

In addition, it is necessary to look at the availability of zoning for high density residential development. The limited availability of land zoned for high density residential development or mixed-use development continues to be an issue in Douglas County.

Higher density residential options have rarely been utilized in Douglas County. Residential development rarely exceeds 4-5 units per acre and single-family attached housing such as condominiums and townhomes represent only a small percentage of the total housing inventory, particularly in the Carson Valley.

Figure 2.25 shows that there are 126.21 acres of vacant parcels which are zoned for multi-family residential (MFR) development, with almost 100 acres of this total located only in the Minden/Gardnerville Community Plan. In the Indian Hills/Jacks Valley Community Plan, there are only 2.18 acres of vacant parcels zoned as MFR. In addition, there are only 18.14 acres of vacant parcels zoned as Mixed Use Commercial, all of which are located in the Minden/Gardnerville Community Plan.

Figure 2.25

**Vacant Parcels Available for Medium and High Density Residential Development in
Douglas County, by Community Plan and Zoning District**

Community or Regional Plan	Multi-Family Residential Zoning (MFR)	Mixed Use Commercial Zoning (MUC)	SFR-8000 Zoning (SFR-8,000)	< SFR-8000
Airport	-	-	-	-
Agriculture	-	-	49.14	-
East Valley	-	-	-	-
Fish Springs	-	-	-	-
Foothills	-	-	-	-
Gardnerville Ranchos	7.18		93.66	
Genoa	-	-	-	-
Johnson Lane	-	-	-	-
Indian Hills/Jacks Valley	2.18	-	229.81	-
Minden/Gardnerville	99.97	18.14	307.13	-
Ruhenstroth				
Pinenut Region	-	-	-	-
Sierra Region	4.66	-	-	-
Topaz Region				
Topaz Lake	-	-	-	-
TRE/Holbrook	12.22	-	-	-
Total	126.21	18.14	679.14	-

Impediments to Fair Housing

Douglas County staff completed a fair housing survey in 2011 as part of the Housing Element for the 2011 Master Plan. Specifically, the Douglas County results show:

- The development code should be amended to address reasonable accommodation.
- The zoning ordinance could contain a special provision making housing accessible to persons with disabilities.
- The planning and building codes currently make reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act, but there are no provisions to monitor compliance.

Douglas County is a member of the WNHC. In 2010, the Consortium prepared an analysis of impediments for fair housing choice. Although there were no specific findings for Douglas County, the following recommendations were made for the Consortium area:

1. Continue to provide fair housing training, particularly for areas identified in the Analysis of Impediments. Work with housing providers and Silver State Fair Housing Council to identify needed trainings for WNHC partners, subrecipients, and others operating in the service area.
2. Monitor referrals and complaints filed and track trends in fair housing complaints.
3. Continue to encourage WNHC funded projects to implement universal design standards and provide additional accessible units.
4. Continue to distribute fair housing information to subrecipients and those served by WNHC funding.
5. Provide fair housing referral materials to property managers and on-site managers overseeing WNHC financed projects.

In an effort to better understand fair housing issues facing the service area, WNHC contacted the Silver State Fair Housing Council as part of the assessment. Discussions with Silver State staff resulted in the following findings:

1. Fair housing challenges still remain with family rental housing and with persons with disabilities. Landlords are often reluctant to rent to families due to perceptions of costs and potential damage to rental housing units.
2. Disabled households can face discrimination from landlords due to potential requests for reasonable accommodations making landlords reluctant to rent to persons and households with disabilities.
3. Discrimination based upon race and ethnicity occurs, but not to the extent seen with familial status and disabilities.

In April 2011, the State of Nevada completed a new *Analysis of Impediments (AI) to Fair Housing Choice*. Much of the analysis focuses on affordable housing. It does not, however, demonstrate how potential impediments to affordable development might affect fair housing choice in any specific community. The Douglas County Development Code addresses many of the issues identified as barriers to affordable housing development. The State's AI Study found:

- Barriers to housing development exist because of land use and zoning policies. Although an exhaustive review of land use and zoning codes for the many jurisdictions was beyond the scope of this study, the Denver planning firm Clarion Associates conducted a detailed review of the codes in Douglas and Elko counties to provide the framework for good land use and zoning guidelines. This review found that the counties could improve fair housing by lowering minimum lot sizes, removing density limitations, adding flexibility in mixed-use and manufactured housing permits and introducing incentives for affordable housing (e.g., density bonuses/height allowances, reduced parking standards).

Action Item 3 (Review land use and zoning codes for best practices in reducing housing barriers) identified specific strategies to remove potential barriers to local government regulation and affordable housing development, as described below.

Purpose statement. The code should reflect the county's purpose to provide housing choice for its residents and to comply with applicable federal and state law regarding housing choice.

Allowance of small lots. At least one zone district (or overlay district, or permit system) that allows small lots for single family detached housing in some locations. While the appropriate minimum lot size will vary with the character of the county, a zone allowing minimum lot sizes in the 3,000-6,000 square foot range would be appropriate for more urbanized areas of many counties. In addition, lot width requirements should be reasonable and consistent with minimum lot sizes; while some codes require minimum lot widths of 70 feet or more, small homes can be constructed on lots as narrow as 40 feet (or even less). Minimum lot size requirements are the type of regulation most responsible for increasing housing costs.

Allowance of multifamily development. At least one zone district (or overlay district, or permit system) that allows the construction of multi-family housing, and mapping enough land into this district to allow a reasonable chance that some multi-family housing will be developed. In many rural counties, these mapped areas may be close to incorporated or urbanized areas. Maximum heights should be reasonable and consistent with the maximum density permitted; avoid mapping areas for multi-family densities and then imposing height restrictions that prohibit efficient development at those densities. Failure to provide opportunities for multi-family development has been identified as one of the four leading regulatory causes of increased housing costs.

Provisions for manufactured homes. Manufactured housing meeting HUD safety standards should be allowed somewhere (per the federal Manufactured Housing Act of 1974). While restricting these homes to manufactured home parks is common, the better practice is to allow them in at least one residential zone where the size and configuration matches the scale and character of the area.

No minimum home sizes. The zoning and subdivision regulations should not establish minimum house or dwelling unit sizes (beyond those in the building code). Minimum house size requirements have also been identified as a significant cause of increased housing price in those communities where they are in place.

Allowance of group housing. The code should clarify that housing for groups protected by the Fair Housing Act Amendments of 1988 are treated as residential uses, and should generally allow those group housing uses in at least one residential district. While some communities require a special permit for these uses, others find that they can be allowed by right provided that they comply with standards limiting scale, character, and parking. Failure to provide for these uses in the code could subject the county to a developer's request for "reasonable accommodation" under the Act, and failure to provide "reasonable accommodation" could be a violation of federal law. In light of the aging of the American population, the code should also provide areas where congregate care, nursing home, and assisted living facilities may be constructed.

Allowance for accessory dwelling units. The code should allow accessory dwelling units in at least one zone district – either as an additional unit within an existing home structure or in an accessory building on the same lot. While some communities require a special permit for these uses, others find that they can be allowed by right provided that they comply with standards limiting scale, character, and parking.

Permit mixed use development. In order to promote affordability, housing should be allowed near businesses that employ workers, particularly moderate and lower income employees. To do that the code should permit residential units in at least one commercial zone district or should map some lands for multi-family development in close proximity to commercial districts.

Lower parking standards. Although the traditional standard of two parking spaces per dwelling unit may be reasonable for many areas of a county, a lower standard can and generally should be used for affordable housing, multi-family housing, group housing, and special needs housing.

Flexibility on nonconforming structures. Although zoning codes generally require that nonconforming structures damaged or destroyed through fire or natural causes can only be rebuilt in compliance with the zoning code, an increasing number of codes are exempting affordable housing from this requirement. Often the most affordable housing in a community is located on lots that are too small or narrow for the district where they are located, or in multi-family buildings that have too many units for the district where they are located. If forced to replat with larger lots or to reduce density following a disaster, those affordable units may be lost, and allowing rebuilding with the same number of units as before may be the most efficient way to preserve these units in the housing stock.

Development incentives. In order to encourage the development of affordable housing, the code should recognize the difficult economics involved and should offer incentives. Common incentives include smaller lots, increased density in multi-family areas, reduced parking requirements, or waivers or reductions of application fees or development impact fees. Some communities provide additional incentives for housing that is restricted for occupancy at lower percentages of the Area Median Income (AMI). For example, developments restricted for households earning less than 50 percent of AMI could receive more generous incentives than those for households earning less than 80 percent of AMI. While zoning and subdivision incentives alone are often not enough to make development for lower levels of AMI economically feasible, they can be part of a broader package of incentives (for example, including financial incentives or land contributions) that make those projects feasible. Any incentives offered should be updated as new housing studies are completed and new information about specific affordable housing needs is obtained.

Growth management exemptions. Most communities that operate a growth management system exempt affordable housing or allow it to compete for a separate pool of development rights in order to encourage this type of housing.

Douglas County Development Code

The Douglas County Development Code contains provisions to encourage affordable housing. Chapter 20.440, Density Bonus and Affordable Housing Agreements, was adopted in 1996. The Chapter provides for an increase of density up to 25 percent. Since 1996, four residential developments have used this provision. Arbor Gardens, located in Gardnerville, is a mixed-income single family detached subdivision that contains 78 units which are restricted to families below 110 percent of median income. Other developments include Lake Vista, Summit Crest, and Crestmore Village Apartments.

Lake Tahoe Housing Issues

Housing costs have historically been much higher at Lake Tahoe than the rest of Douglas County. This is due to several factors, including the limited availability of land available for residential development, the limited number of residential allocations available from the Tahoe Regional Planning Agency (TRPA) and the high demand for housing, including second homes, at the Lake. During 2010, for example, the median price for single family home sales was \$600,000 (Douglas County Assessor). By comparison, the median sales price for single family home sales in Minden and Gardnerville was \$210,000.

Additional workforce housing is needed to maintain the permanent population. Affordable housing projects may require a certain percentage of market rate housing units. Affordable and workforce housing regulations, although well intended, function as a penalty for development or redevelopment because the requirements cannot be easily implemented. Transient and temporary workforce housing is needed for seasonal workforces with high turnover rates.

At the current time, only developments which have 100 percent affordable housing and which serve households at or below 80 percent of median income are exempt from the residential allocation requirements. In order to encourage more mixed-use development, including affordable housing near transit, the Regional Plan should expand the definition of affordable housing to include mixed-income developments and should also exempt moderate-income housing (defined as households with incomes up to 120 percent of median income) from the residential allocation system within the Town Centers, such as Kingsbury. If these strategies are adopted as part of the Regional Plan Update, this will require corresponding revisions to the Code of Ordinances.

A related issue concerns provisions for density bonuses in the TRPA Code of Ordinances. At the current time, TRPA allows up to a 25 percent density bonus for affordable housing. The maximum density for multi-family housing is now limited to 15 units per acre. If the density bonus is expanded to cover mixed-income as well as moderate income housing, this may encourage the development of more affordable housing at Lake Tahoe.

Housing Demand by Income and Tenure

Projected demand for housing is shown in Figures 2.26 and 2.27. The tables show the number of units broken down by income and tenure for population growth rate under the State

Demographer's forecast and a population forecast based upon the historic growth rate of 1.39 percent between 2000 and 2010.

Figure 2.26
Housing Demand Forecast
State Demographer's Population Growth: 2011-2030

Year	Owner Households			Renter Households		
	Very low Income	Low Income	Moderate or higher	Very low Income	Low Income	Moderate or higher
2011	(7)	(8)	(39)	(7)	(5)	(10)
2012	(1)	(1)	(7)	(1)	(1)	(1)
2013	2	3	13	2	1	2
2014	6	6	32	4	3	6
2015	8	8	42	5	4	7
2016	10	10	52	6	5	9
2017	11	12	61	7	6	11
2018	13	14	69	8	7	12
2019	13	14	68	8	7	12
2020	13	14	68	8	7	12
2021	14	15	74	9	7	13
2022	14	15	73	9	7	13
2023	13	14	71	9	7	12
2024	13	14	68	8	6	12
2025	12	13	65	8	6	11
2026	11	12	61	7	6	11
2027	11	12	57	7	5	10
2028	10	11	53	6	5	9
2029	9	10	49	6	5	9
2030	8	9	45	5	4	8
Total	181	196	975	115	92	168

Figure 2.27
Housing Demand Forecast
Historic Population Growth: 2011-2030

	Owner Households			Renter Households		
Year	Very low Income	Low Income	Moderate or higher	Very low Income	Low Income	Moderate or higher
2011	26	29	142	17	14	25
2012	27	29	144	17	14	25
2013	27	29	146	18	14	26
2014	28	30	148	18	14	26
2015	28	30	150	18	14	26
2016	28	31	152	18	15	27
2017	29	31	154	19	15	27
2018	29	31	157	19	15	27
2019	29	32	159	19	15	28
2020	30	32	161	19	15	28
2021	30	33	163	20	16	29
2022	31	33	165	20	16	29
2023	31	34	168	20	16	29
2024	32	34	170	20	16	30
2025	32	35	172	21	16	30
2026	32	35	175	21	17	31
2027	33	36	177	21	17	31
2028	33	36	180	22	17	32
2029	34	37	182	22	17	32
2030	34	37	185	22	18	32
Total	604	654	3,250	390	310	571

Future housing demand estimates are based upon two different population forecasts. A lower growth forecast prepared by the Nevada State Demographer requires the development of 1,352 new housing units for ownership and 375 units for rental. A projected 377 new housing units will be needed to meet the demands of low and very-low income owner households. Just over 200 rental housing units will be needed for low and very low-income households over the next 20 years under the Demographer's population forecast.

A population forecast which is based upon historic Douglas County growth levels from 2000 to 2010 (1.39 percent average annual growth) requires a substantial increase in new housing units as compared to the Demographer's forecast. Total new units for owners in Douglas County are projected to be as high as 4,508, with 1,258 units for low- and very low-income households, over the next 20 years. Under the historic population growth scenario, an estimated 1,271 rental units will be needed with 700 units being available for low- and very low-income households.